

MIRA INFORM REPORT

Report No. :	537134.2
Report Date :	20.11.2018

IDENTIFICATION DETAILS

Name :	VILVA FRUITS
Registered Office :	175/2, Pallapalayam, Coimbatore – 641103, Tamilnadu
Mob. No.:	91-9366629909 (Mr. Sriramulu)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment:	2015
Capital Investment / Paid-up Capital :	INR 19.415 Million
IEC No.: [Import-Export Code No.]	3216914992
PAN No.: [Permanent Account No.]	AAMFV2616H
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Trading and Importing of Fruits. [Confirmed by management]
No. of Employees :	27 (Approximately)

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

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Maximum Credit Limit :	USD 50000
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Vilva Fruits is engaged in trading and importing of fruits. The concern was started in the year 2015 and has its base in Tamil Nadu, India. It is a partnership concern having satisfactory track records.</p> <p>For the financial year ended 2018, the concern has achieved healthy operational revenue and has reported fair profit margin at 1.32% (approx.)</p> <p>The concern possesses sound financial profile marked by adequate capital base along with fair debt level of the concern.</p> <p>However, the rating strength is partially offset by concern's short 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>The concern 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
High Risk	C2
Very High Risk	D

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 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. Sriramulu Narayan Samy
Designation :	Chief Executive Officer

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Contact No.:	91-9366629909
Date :	27.10.2018

Tel. No.: 91-422-2914700 Ringing

LOCATIONS

Registered Office :	175/2, Pallapalayam, Coimbatore – 641103, Tamilnadu, India
Tel. No.:	Not Available
Mobile No.:	91-9366629909 (Mr. Sriramulu)
Fax No.:	Not Available
Location :	Owned
Locality :	Commercial

PARTNERS

Name :	Mrs. Chitrakala
Designation :	Partner
Name :	Mr. Gauroi Manohari
Designation :	Partner

KEY EXECUTIVES

Name :	Mr. Sriramulu Narayan Samy
Designation :	Chief Executive Officer

BUSINESS DETAILS

Line of Business :	Trading and Importing of Fruits. [Confirmed by management]
Products :	Fruits
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	
Products :	Fruits
Countries :	<ul style="list-style-type: none"> • United States of America • France

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	• Italy
Terms :	
Selling :	L/C, Cheque, RTGS and NEFT
Purchasing :	L/C, Cheque, RTGS and NEFT

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	27 (Approximately)	
Bankers :	Bank Name	Canara Bank
	Branch	Ondipudur, Coimbatore, Tamilnadu, India
	Person Name (With Designation)	--
	Contact Number	91-422-2302298
	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)	Number is ringing.

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Auditors :	
Name :	S.P.P. and Company Chartered Accountants
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As On 31.03.2018

Particulars	INR In Million
Partner's Capital Account	20.000
Partner's Current Account	(0.585)
Total	19.415

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FINANCIAL DATA
[all figures are in INR Million]

The above information has been parted by Mr. Sriramulu Narayana Samy (Chief Executive Officer)

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Share Capital	19.415	19.579	20.000
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	19.415	19.579	20.000
LOAN FUNDS			
1] Secured Loans	44.071	28.644	26.450
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	44.071	28.644	26.450
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	63.486	48.223	46.450
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	21.770	23.684	25.488
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	24.176	12.600	10.225
Sundry Debtors	38.813	19.198	0.000
Cash & Bank Balances	0.059	0.140	0.182
Other Current Assets	0.541	0.000	0.000
Loans & Advances	8.595	18.506	10.555
Total Current Assets	72.184	50.444	20.962
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	30.132	25.707	0.000
Other Current Liabilities	0.247	0.121	0.000
Provisions	0.089	0.077	0.000

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Total Current Liabilities	30.468	25.905	0.000
Net Current Assets	41.716	24.539	20.962
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	63.486	48.223	46.450

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2018	31.03.2017
SALES			
	Income	198.187	180.593
	Other Income	0.778	2.734
	TOTAL	198.965	183.327
Less	EXPENSES		
	Cost of Materials Consumed	165.554	161.425
	Purchases of Stock-in-Trade		
	Cutting and Packing Charges	0.087	0.054
	Wages Paid	0.923	0.874
	Friegth Charges	3.840	5.490
	Loading and Unloading Charges	0.047	0.035
	EB Charges Factory	0.533	0.501
	Discount Allowed	8.423	0.088
	Consumables	0.152	0.000
	Advertisement	0.080	0.057
	Audit Fees	0.189	0.028
	Term Loan Interest	0.880	1.521
	Commission	0.058	0.030
	Legal and Consultancy Charges	0.000	0.069
	General Expenses	0.847	0.206
	Insurance Expenses	0.050	0.077
	Telephone and Internet Charges	0.108	0.070
	Conveyance	0.016	0.613
	Travelling Expenses	1.007	0.000
	Postage and courier	0.003	0.006
	Printing and Stationary	0.071	0.035
	Repairs and Maintenance	1.151	1.101
	Partner's Remuneration	0.480	0.480
	Other expenses	5.513	2.852
	TOTAL	190.012	175.612

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	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		8.953	7.715
Less	FINANCIAL EXPENSES		3.895	2.921
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		5.058	4.794
Less	DEPRECIATION/ AMORTISATION		3.229	3.571
	PROFIT/ (LOSS) BEFORE TAX		1.829	1.223

	PARTICULARS			31.03.2016
	SALES			
	Income			0.000
	Other Income			0.000
	TOTAL			0.000
Less	EXPENSES			
	Term Loan Interest			1.384
	TOTAL			1.384
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			(1.384)
Less	FINANCIAL EXPENSES			0.426
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION			(1.810)
Less	DEPRECIATION/ AMORTISATION			0.000
	NET PROFIT/ (LOSS)			(1.810)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	71.48	38.80	0.00

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Account Receivables Turnover (Income / Sundry Debtors)	5.11	9.41	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	66.43	58.13	0.00
Inventory Turnover (Operating Income / Inventories)	0.37	0.61	(0.14)
Asset Turnover (Operating Income / Net Fixed Assets)	0.41	0.33	(0.05)

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.79	0.74	0.57
Debt Equity Ratio (Total Liability / Networth)	2.27	1.46	1.32
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.57	1.32	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.12	1.21	1.27
Interest Coverage Ratio (PBIT / Financial Charges)	2.30	2.64	(3.25)

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.92	0.68	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.95	1.65	(3.90)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.42	6.25	(9.05)

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SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.37	1.95	0.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.58	1.46	0.00
G-Score Ratio Financial (Networth / Total Assets)	0.21	0.26	0.43
G-Score Ratio Debt (Debts / Equity Capital)	2.27	1.46	1.32
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.37	1.95	0.00

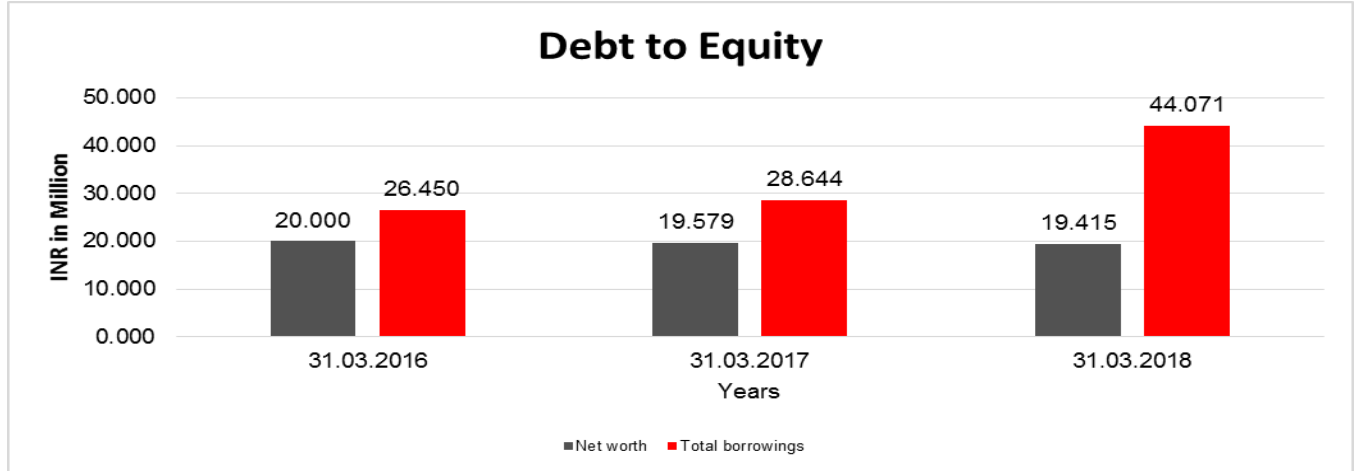
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

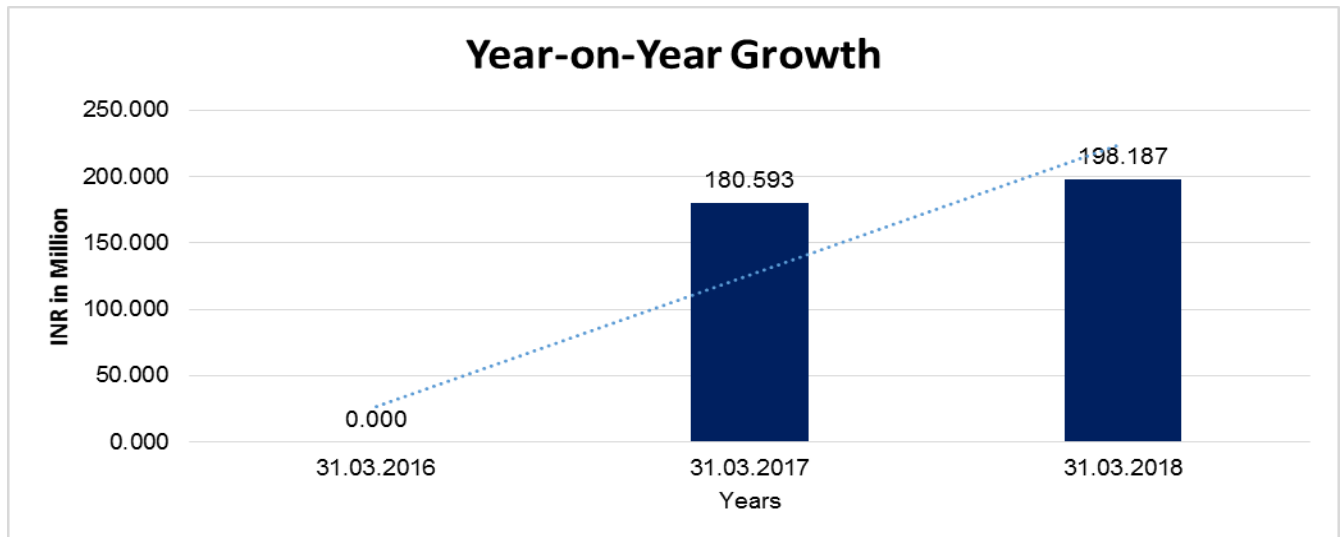
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	20.000	19.579	19.415
Reserves & Surplus	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	20.000	19.579	19.415
Secured loans	26.450	28.644	44.071
Unsecured loans	0.000	0.000	0.000
Total borrowings	26.450	28.644	44.071
Debt/Equity ratio	1.323	1.463	2.270

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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	0.000	180.593	198.187
			9.742



NET PROFIT MARGIN

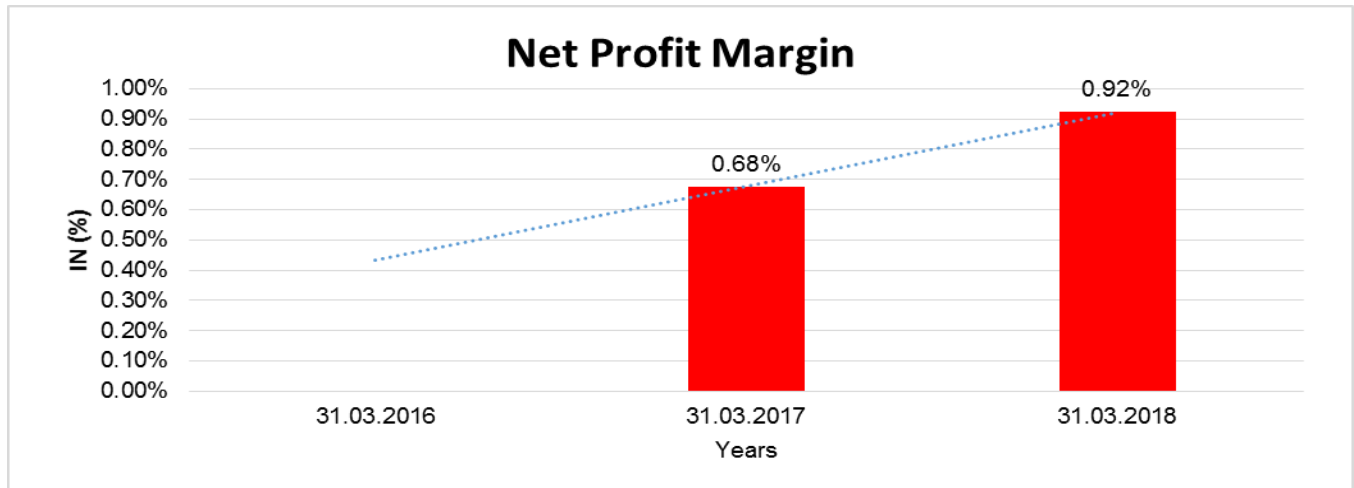
Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million

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Sales	0.000	180.593	198.187
Profit	(1.810)	1.223	1.829
		0.68%	0.92%



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 – Legal Form	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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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)	Yes
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes

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21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
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	No
30	Major shareholders, if available	No
31	Litigations that the firm/promoter involved in	--
32	Market information	--
33	Payments terms	Yes
34	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 71.38
UK Pound	1	INR 91.75
Euro	1	INR 81.70

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	DIV
Report Prepared by :	JYO

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	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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