

MIRA INFORM REPORT

Report No. :	539846
Report Date :	28.11.2018

IDENTIFICATION DETAILS

Name :	NEHA WORLDWIDE LLP
Registered Office :	100 Old 556, Land Mark Rishi Nagar, Shakur Basti, Delhi - 110034
Mobile No.:	91-7042683913 (Mr. Nitin Marwah)
Country :	India
Financials (as on) :	31.03.2015
Date of Incorporation :	19.12.2012
Total Obligation of Contribution:	INR 0.100 Million
LLPIN No.:	AAB-2701
PAN No.: [Permanent Account No.]	Not Available
GSTN : [Goods & Service Tax Registration No.]	Not Available
Legal Form :	Limited Liability Partnership
Line of Business :	Manufacturer and Supplier of PVC Wall Panel, PVC Ceiling, PVC False Ceiling Wall Panel, PVC Roofing Sheet and L.V.T. (click Flooring). (Closed Down)
No. of Employees :	Not Available

RATING & COMMENTS

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

MIRA's Rating :	D
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Credit Rating	Explanation	Rating Comments
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D	High Risk	Business dealing not recommended or on secured terms only
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Maximum Credit Limit :	USD 800
Status :	Closed Down
Payment Behaviour :	--
Litigation :	--
Comments :	<p>Subject is a limited liability partnership firm established in the year 2012.</p> <p>Management has failed to file its financials with the Registrar of Companies after the FY 2015.</p> <p>Mr. Nitin Marwah (Partner) has claimed that the company has shut down but further denied to provide any information.</p> <p>However, as per the Registrar of Companies the status of the company is still shown as "Active".</p> <p>As per financials of FY 2015, the subject has achieved massive growth in its revenue as compared to the previous year.</p> <p>Rating gets constrained on account of absence of latest financials to evaluate the risk associated with the subject.</p> <p>In the view of closed down business, we do not recommend any business dealings with 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	A2
Moderate	B1

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High	B2
Very High	C1
Restricted	C2
Off-credit	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

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. Nitin Marwah
Designation :	Director
Contact No.:	91-7042683913
Date :	20.11.2018

Tel No. : 91-11-69909090 (Invalid Number)
Mobile No. : 91-9891900899 (Wrong Number)

LOCATIONS

Registered Office/ Factory :	100 Old 556, Land Mark Rishi Nagar, Shakur Basti, Delhi – 110034, India
Tel. No.:	Not Available
Mobile No.:	91-7042683913 (Mr. Nitin Marwah)
Fax No.:	Not Available
E-Mail :	jeevesh@mavenlegal.net
Overseas Office :	Located at: <ul style="list-style-type: none"> • China • Hong Kong

PARTNERS

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As on 31.03.2016

Name :	Ms. Neha Marwah
Designation :	Designated Partner
Address :	101, Rishi Nagar, Rani Bagh, Delhi – 110034, India
Date of Birth/ Age :	20.01.1982
Date of Appointment :	19.12.2012
DPIN No. :	06405028
Name :	Mr. Nitin Marwah
Designation :	Designated Partner
Address :	101, Rishi Nagar, Rani Bagh, Delhi – 110034, India
Date of Birth/ Age :	02.12.1979
Date of Appointment :	19.12.2012
DPIN No. :	06405041

CONTRIBUTION DETAILS

As on 31.03.2015

Names of Persons	INR In Million
Neha Marwah	0.050
Nitin Marwah	0.050
Total	0.100

BUSINESS DETAILS

Line of Business :	Manufacturer and Supplier of PVC Wall Panel, PVC Ceiling, PVC False Ceiling Wall Panel, PVC Roofing Sheet and L.V.T. (click Flooring). (Closed Down)
Products/ Services :	<ul style="list-style-type: none"> • PVC Wall Panel • PVC Ceiling • PVC False Ceiling Wall Panel • PVC Roofing Sheet • Vinyl Flooring • Light Cream Vinyl Flooring • Wooden Flooring • Wood Shade Vinyl Flooring • Vinyl Printed Flooring

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Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	Not Available

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Available
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Available
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information denied by management	
Bankers :	Bank Name	Not Available
	Branch	--
	Person Name (With Designation)	--
	Contact Number	--
	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)	--

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Auditors :	Not Available
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Divulged

CAPITAL STRUCTURE

As on 31.03.2015

Total Obligation Fund INR 0.100 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2015	31.03.2014
SHAREHOLDERS FUNDS			
1] Contribution Received		0.100	0.050
2] Reserves & Surplus		0.185	0.010
3] (Accumulated Losses)		0.000	0.000
NETWORTH		0.285	0.060
LOAN FUNDS			
1] Secured Loans		0.476	0.000
2] Unsecured Loans		5.128	0.277

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TOTAL BORROWING		5.604	0.277
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		5.889	0.337
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		0.617	0.000
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
	Inventories	10.279	1.798
	Sundry Debtors	2.545	0.421
	Cash & Bank Balances	1.258	0.176
	Other Current Assets	0.000	0.000
	Loans & Advances	0.824	0.286
Total Current Assets		14.906	2.681
Less : CURRENT LIABILITIES & PROVISIONS			
	Sundry Creditors	9.151	2.304
	Other Current Liabilities	0.450	0.036
	Provisions	0.033	0.004
Total Current Liabilities		9.634	2.344
Net Current Assets		5.272	0.337
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		5.889	0.337

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2015	31.03.2014
	SALES		
	Income	22.450	0.891
	Other Income	0.023	0.000
	TOTAL	22.473	0.891
Less	EXPENSES		
	Purchases made for re-sale	29.574	0.768
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(8.481)	(0.014)
	Other expenses	0.161	0.006
	Power and fuel	0.056	0.068

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	Administrative expenses		0.784	0.038
	Payment to auditors		0.020	0.000
	Selling expenses		0.048	0.013
	TOTAL		22.162	0.879
Less	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		0.311	0.012
Less	FINANCIAL EXPENSES		0.075	0.001
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		0.236	0.011
Less/ Add	DEPRECIATION/ AMORTISATION		0.130	0.000
	PROFIT/ (LOSS) BEFORE TAX		0.106	0.011
Less	TAX		0.033	0.004
	PROFIT/ (LOSS) AFTER TAX		0.073	0.007

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		31.03.2015	31.03.2014
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flows from (used in) operation		NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2015	31.03.2014
Average Collection Days (Sundry Debtors / Income * 365 Days)		41.38	172.46
Account Receivables Turnover (Income / Sundry Debtors)		8.82	2.12
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		112.94	1095.00

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Inventory Turnover (Operating Income / Inventories)		0.03	0.01
Asset Turnover (Operating Income / Net Fixed Assets)		0.50	0.00

LEVERAGE RATIOS

PARTICULARS		31.03.2015	31.03.2014
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.98	0.98
Debt Equity Ratio (Total Liability / Networth)		19.66	4.62
Current Liabilities to Networth (Current Liabilities / Net Worth)		33.80	39.07
Fixed Assets to Networth (Net Fixed Assets / Networth)		2.16	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		4.15	12.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2015	31.03.2014
Net Profit Margin ((PAT / Sales) * 100)	%	0.33	0.79
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.47	0.26
Return on Investment (ROI) ((PAT / Networth) * 100)	%	25.61	11.67

SOLVENCY RATIOS

PARTICULARS		31.03.2015	31.03.2014
Current Ratio (Current Assets / Current Liabilities)		1.55	1.14

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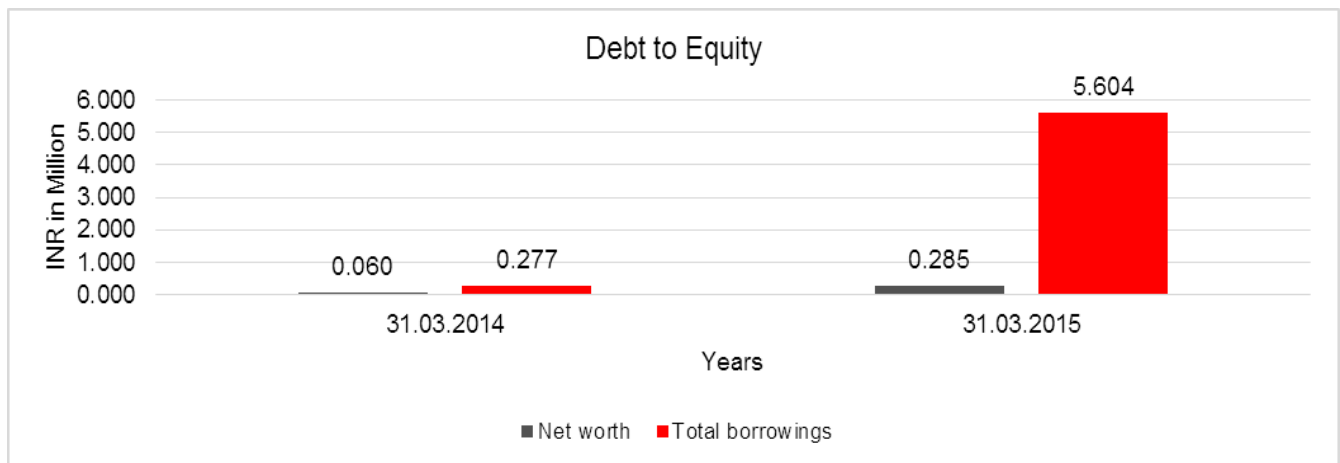
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.48	0.38
G-Score Ratio Financial (Networth / Total Assets)		0.02	0.02
G-Score Ratio Debt (Debts / Equity Capital)		56.04	5.54
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.55	1.14

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

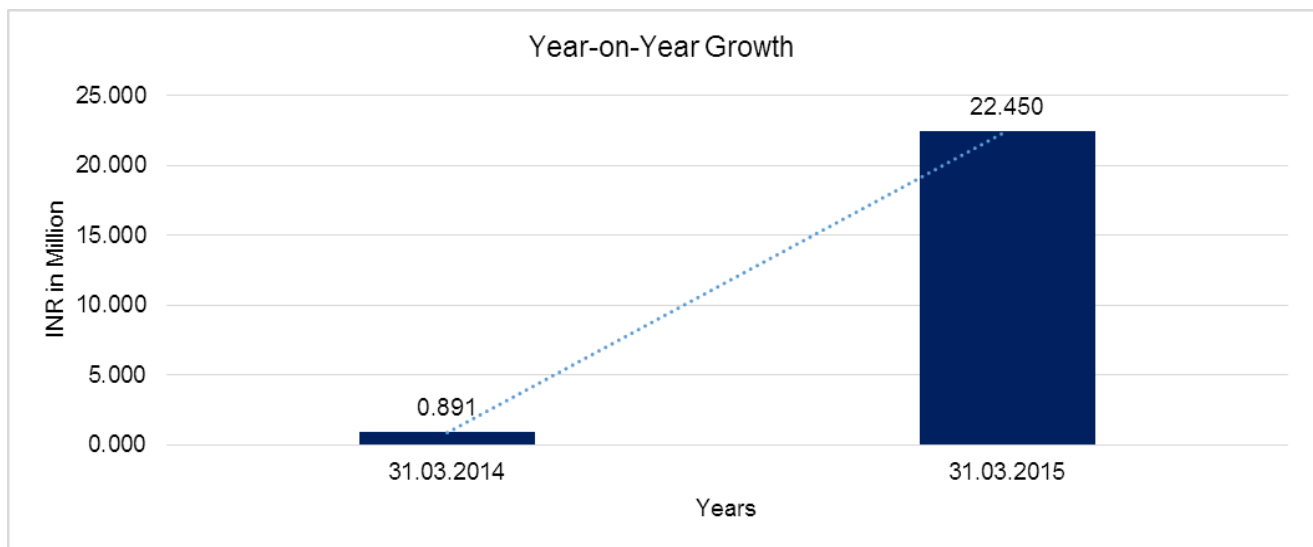
Particular	31.03.2014 (INR In Million)	31.03.2015 (INR In Million)
Contribution Received	0.050	0.100
Reserves & Surplus	0.010	0.185
Net worth	0.060	0.285
Secured Loans	0.000	0.476
Unsecured Loans	0.277	5.128
Total borrowings	0.277	5.604
Debt/Equity ratio	4.617	19.663



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YEAR-ON-YEAR GROWTH

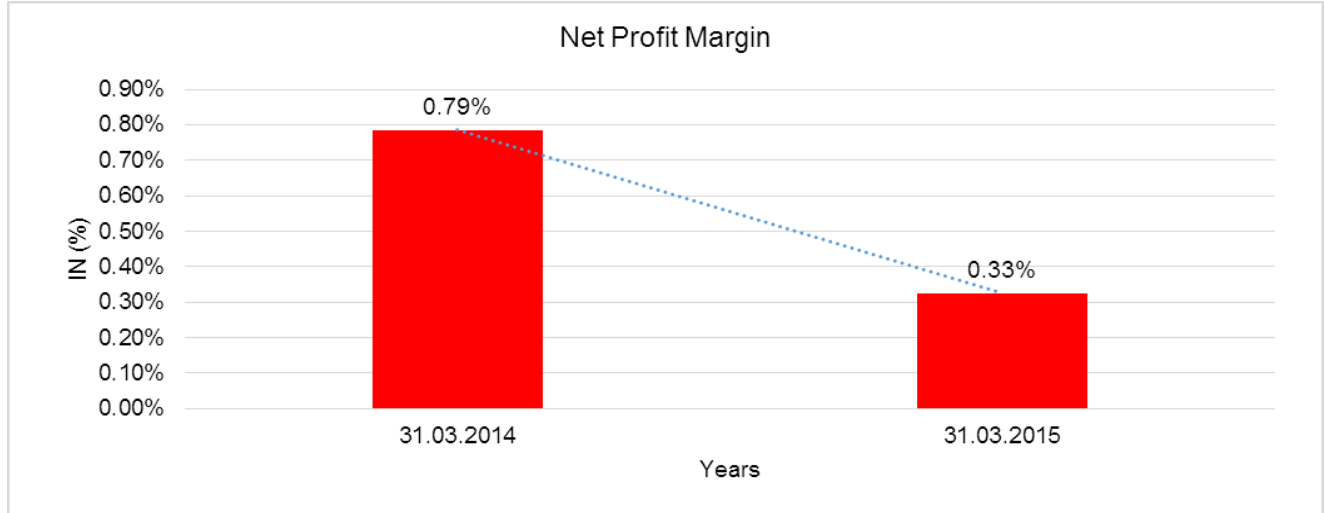
Year on Year Growth	31.03.2014 (INR In Million)	31.03.2015 (INR In Million)
Sales	0.891	22.450
		2419.641



NET PROFIT MARGIN

Net Profit Margin	31.03.2014 (INR In Million)	31.03.2015 (INR In Million)
Sales	0.891	22.450
Profit	0.007	0.073
	0.79%	0.33%

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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 Incorporation details	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	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	Yes
18]	Major suppliers	No
19]	Major customers	No

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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 two years	Yes
27]	Reasons for variation <> 20%	--
28]	Estimation for coming financial year	No
29]	Profitability for two 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	No
35]	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

SNo	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Satisfaction	Amount	Address
1	M00340 349	105664 18	Oriental Bank of Commerce	31/03/2015	08/12/2015	12000000.0	4/5, NETAJI SUBHASH MARG, DARYAGANJ NEW DELHI 110002 INDIA

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 71.18
UK Pound	1	INR 91.04
Euro	1	INR 81.19

INFORMATION DETAILS

Information Gathered by :	ASH
Analysis Done by :	PRI
Report Prepared by :	VINI

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+	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

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)