

MIRA INFORM REPORT

Report No. :	541150
Report Date :	29.11.2018

IDENTIFICATION DETAILS

Name :	TUFFWEAR APPARELS PRIVATE LIMITED
Registered Office :	B-22, Sheetla Colony, Opposite Sheetla Mata Mandir, Near H M High School, Gurugram-122 001, Haryana
Tel. No.:	91-124-3220754
Country :	India
Financials (as on) :	31.03.2013
Date of Incorporation :	08.05.2008
CIN No.: [Company Identification No.]	U18101HR2008PTC037906
Capital Investment / Paid-up Capital :	INR 0.100 Million
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
PAN No.: [Permanent Account No.]	AACCT9359E
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of Uniforms, Caps, Belt, Jackets etc. and Server provider of Hemming, Embroidery, Custom Designing. (Confirmed by management)
No. of Employees :	Not Divulged

RATING & COMMENTS

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

MIRA's Rating : C

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Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2008 having moderate track records.</p> <p>Management of the company has not filed its financials after the year 2013 with the government department and also remains non co-operative denied to part any information about the company.</p> <p>As per the available financial of 2013, the company seems to be a small company.</p> <p>Payments are unknown.</p> <p>The company can be considered for business dealings on safe and secured trade terms and conditions in view of non-availability latest financial details.</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

EXTERNAL AGENCY RATING

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Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 29.11.2018

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. Shubh Chintok
Designation :	Assistant Director
Contact No.:	91-7042159942
Date :	23.11.2018

91-124-3220754 (Ringing)

91-9958075757 (Ringing)

LOCATIONS

Registered Office :	B-22, Sheetla Colony, Opposite Sheetla Mata Mandir, Near H M High School, Gurugram-122 001, Haryana, India
Tel. No.:	91-124-3220754
Mobile No.:	91-7042159942 (Mr. Shubh Chintok)
Fax No.:	91-124-2220650
E-Mail :	tuffwear@yahoo.co.in rommel_rrajain@yahoo.co.in
Website :	www.tuffwearappears.com

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Area :	3500 sq. ft.
Location :	Owned
Locality :	Commercial
Factory/ Corporate Office:	Building No 2, Near Daultabad Flyover, Railway Road, Gurugram – 122001, Haryana, India
Location :	Rented

KEY EXECUTIVE

Name :	Mr. Shubh Chintok
Designation :	Assistant Director

DIRECTORS

As on 31.03.2018

Name :	Mr. Rommel Rajain
Designation :	Managing Director
Address :	H. No.132, Sector-17, Gurugram-122 001, Haryana, India
Date of Birth/Age :	25.02.1966
Date of Appointment :	08.05.2008
DIN :	02099773

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U52590HR2010PTC041151	TUFFWEAR TRADING CO. PRIVATE LIMITED	06/09/2010	-

Name :	Ms. Sangeeta Rajain
Designation :	Director
Address :	H. No.132, Sector-17, Gurugram-122 001, Haryana, India
Date of Birth/Age :	01.01.1966
Date of Appointment :	25.09.2009
DIN :	02186235

Other Directorship:

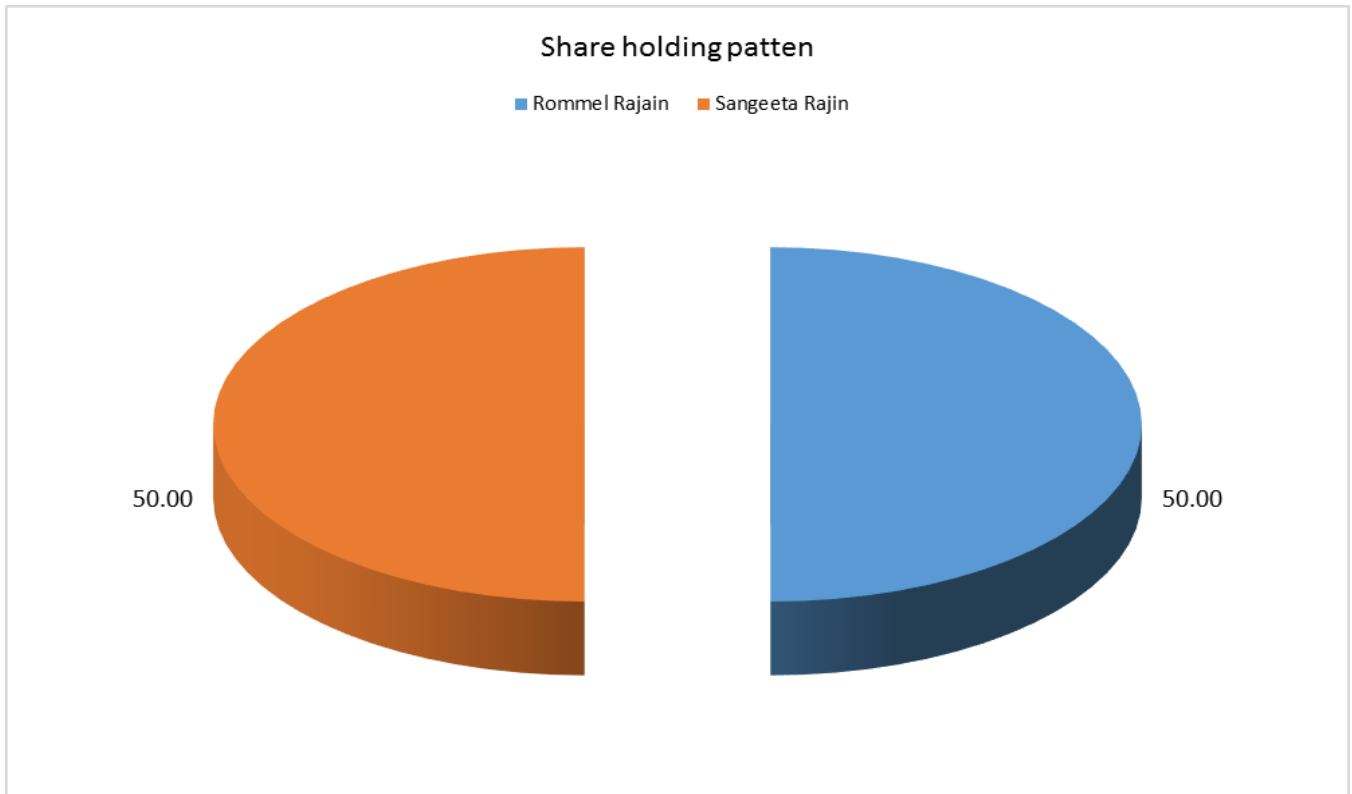
CIN/FCRN	Company Name	Begin Date	End Date
U52590HR2010PTC041151	TUFFWEAR TRADING CO. PRIVATE LIMITED	06/09/2010	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 30.09.2013

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Names of Shareholders	No. of Shares	%age holding
Rommel Rajain	5000	50.00
Sangeeta Rajin	5000	50.00
Total	10000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2013

Category	Percentage
Directors or relatives of Directors	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturer of Uniforms, Caps, Belt, Jackets etc. and Server provider of Hemming, Embroidery, Custom Designing. (Confirmed by management)
Products :	Uniform <ul style="list-style-type: none"> ▪ Uniform For Security Guard

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	<ul style="list-style-type: none"> ▪ Supervisor Uniform ▪ Traffic Uniform ▪ Factory Uniform ▪ Hospitality Uniform ▪ Housekeeping Uniform ▪ Lab Uniform ▪ Uniform For Managerial Staff ▪ Work Uniform ▪ Cabincrew Uniform ▪ Housekeeping Supervisor Uniform <p>Other Products :</p> <ul style="list-style-type: none"> ▪ Shirts ▪ Jackets ▪ Caps ▪ Ties ▪ Belts ▪ Shoes ▪ Badged
Services :	<ul style="list-style-type: none"> ▪ Hemming ▪ Embroidery ▪ Custom Designing
Brand Names :	Not Divulged
Agencies Held :	Not Divulged
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

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 :	Reference :	Not Divulged

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	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Not Divulged		
Bankers :	Bank Name	Karur Vysya Bank Limited	
	Branch	Payal Cinema Complex, Sector-14, Gurugram - 122001, Haryana, India	
	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)	--	
	<ul style="list-style-type: none"> ICICI Bank Limited, Landmark Race Course Circle, Alkapuri, Vadodara – 390015, Gujarat, India 		
Facilities :	Secured Loan	31.03.2013 (INR in Million)	31.03.2012 (INR in Million)
	Long-term Borrowings		
	Term loan from bank	0.000	0.224
	Short-term borrowings		
	Working capital loan		
	ICICI Bank (Bank Overdraft)	5.286	3.627
	Total	5.286	3.851

Auditors :	
Name :	Mr. Sanjay Sharma Chartered Accountant
Address :	House No.100, 2 nd Floor, St. No.5, Krishna Nagar, Safdarjung Enclave, New Delhi-110 029, India
Tel. No.:	91-11-26181980
PAN N Income-tax PAN of auditor or auditor's firm :	AFSPS5160A
Memberships :	Not Available

Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2013

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2013	31.03.2012	31.03.2011
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	2.667	1.972	1.051
(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)	2.767	2.072	1.151
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.224	0.000
(b) Deferred tax liabilities (Net)	0.000	0.018	0.003
(c) Other long term liabilities	0.054	0.022	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.054	0.264	0.003
(4) Current Liabilities			
(a) Short term borrowings	5.286	3.874	2.189
(b) Trade payables	7.010	7.024	2.509
(c) Other current liabilities	0.871	0.973	0.666
(d) Short-term provisions	0.000	0.189	0.000
Total Current Liabilities (4)	13.167	12.060	5.364
TOTAL	15.988	14.396	6.518
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.853	1.956	0.536
(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	0.236	0.141	0.005
Total Non-Current Assets	2.089	2.097	0.541

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	8.122	7.776	3.696
(c) Trade receivables	5.397	4.218	1.356
(d) Cash and cash equivalents	0.210	0.185	0.640
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.170	0.120	0.285
Total Current Assets	13.899	12.299	5.977
TOTAL	15.988	14.396	6.518

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2013	31.03.2012	31.03.2011
	SALES			
	Income		28.912	22.089
	Other Income		0.194	0.101
	TOTAL	27.327	29.106	22.190
Less	EXPENSES			
	Cost of Materials Consumed		18.465	15.099
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade		(2.174)	(1.313)
	Employees benefits expense		7.477	5.554
	Other expenses		3.236	2.009
	TOTAL	26.310 (Including finance and depreciation and expenses)	27.004	21.349
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		2.102	0.841
Less	FINANCIAL EXPENSES		0.550	0.175
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		1.552	0.666
Less/ Add	DEPRECIATION/ AMORTISATION		0.185	0.100
	PROFIT/ (LOSS) BEFORE TAX	1.017	1.367	0.566
Less	TAX	0.322	0.446	0.181

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	PROFIT/ (LOSS) AFTER TAX	0.695	0.921	0.385
Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	1.972	1.051	0.666
	Balance Carried to the B/S	2.667	1.972	1.051
	Earnings / (Loss) Per Share (INR)	69.5	92.1	38.52

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2013	31.03.2012	31.03.2011
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2013	31.03.2012	31.03.2011
Average Collection Days (Sundry Debtors / Operating Income * 365 Days)	0.00	732.43	588.51
Account Receivables Turnover (Operating Income / Sundry Debtors)	0.00	0.50	0.62
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	138.84	60.65
Inventory Turnover (Operating Income / Inventories)	0.00	0.27	0.23
Asset Turnover (Operating Income / Net Fixed Assets)	0.00	1.07	1.57

LEVERAGE RATIOS

PARTICULARS	31.03.2013	31.03.2012	31.03.2011
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.82	0.85	0.82

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Debt Equity Ratio (Total Liability / Networth)	1.91	1.98	1.90
Current Liabilities to Networth (Current Liabilities / Net Worth)	4.76	5.82	4.66
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.67	0.94	0.47
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	3.82	4.81

PROFITABILITY RATIOS

PARTICULARS		31.03.2013	31.03.2012	31.03.2011
Net Profit Margin ((PAT / Sales) * 100)	%	2.54	3.16	1.74
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.35	6.40	5.91
Return on Investment (ROI) ((PAT / Networth) * 100)	%	25.12	44.45	33.45

SOLVENCY RATIOS

PARTICULARS		31.03.2013	31.03.2012	31.03.2011
Current Ratio (Current Assets / Current Liabilities)		1.06	1.02	1.11
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.44	0.38	0.43
G-Score Ratio Financial (Networth / Total Assets)		0.17	0.14	0.18
G-Score Ratio Debt (Debts / Equity Capital)		52.86	40.98	21.89
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.06	1.02	1.11

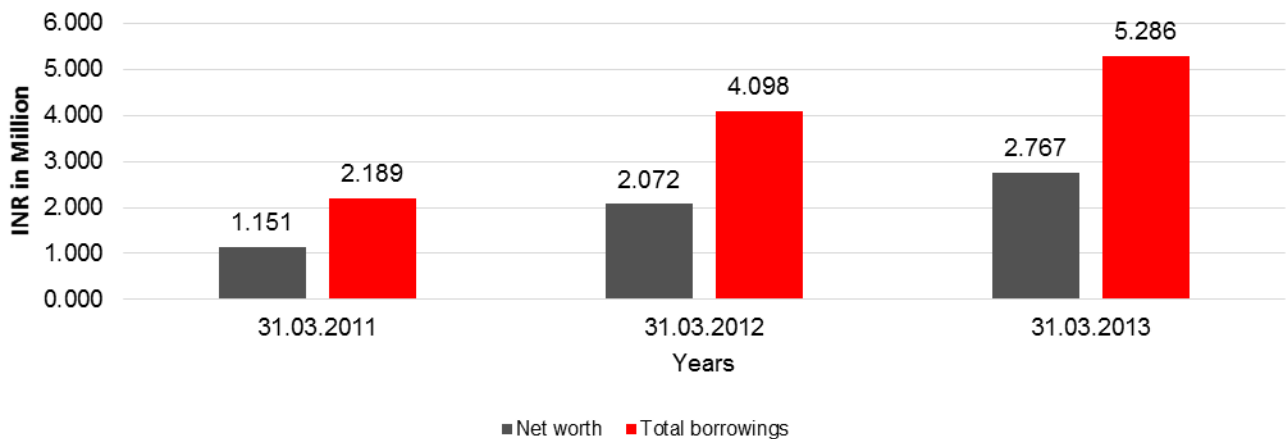
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2011	31.03.2012	31.03.2013
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	1.051	1.972	2.667
Net worth	1.151	2.072	2.767
Long Term borrowings	0.000	0.224	0.000
Short Term borrowings	2.189	3.874	5.286
Total borrowings	2.189	4.098	5.286
Debt/Equity ratio	1.902	1.978	1.910

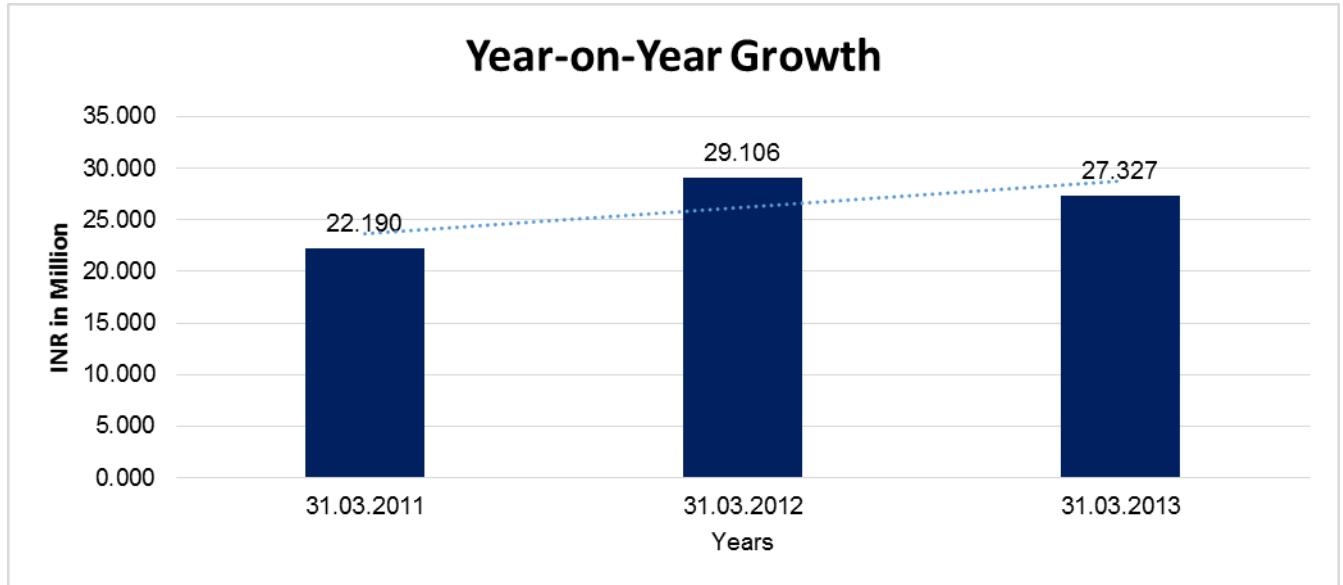
Debt to Equity



YEAR-ON-YEAR GROWTH

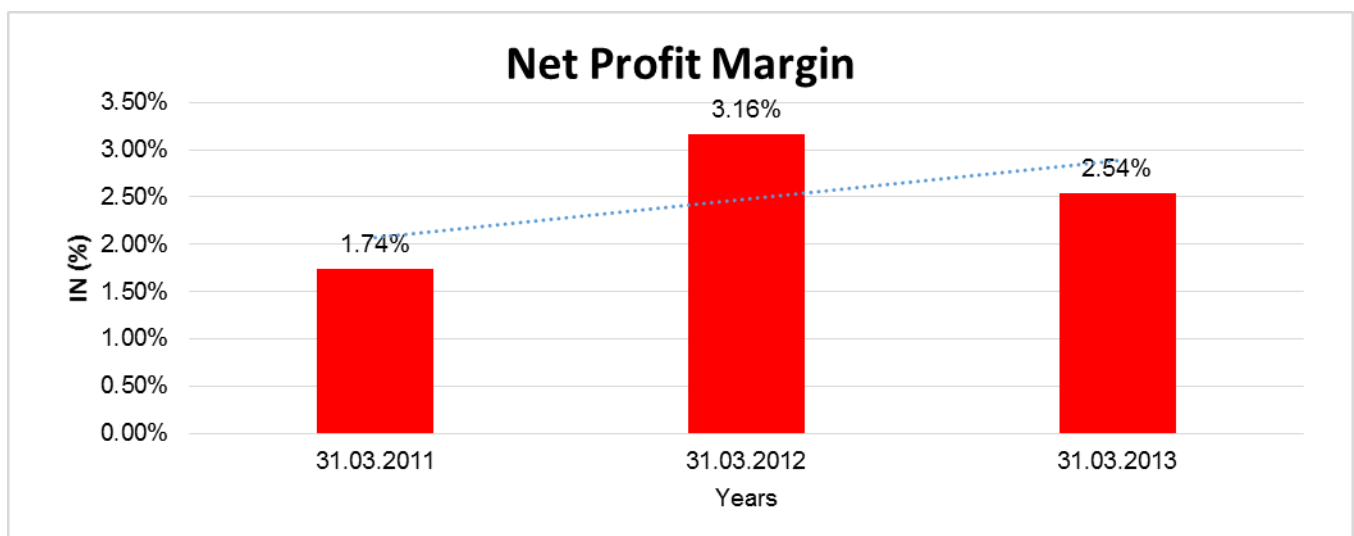
Year on Year Growth	31.03.2011	31.03.2012	31.03.2013
	INR In Million	INR In Million	INR In Million
Total Income	22.190	29.106	27.327
		31.167	(6.112)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2011	31.03.2012	31.03.2013
	INR In Million	INR In Million	INR In Million
Total Income	22,190	29,106	27,327
Profit	0,385	0,921	0,695
	1.74%	3.16%	2.54%



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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	--
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	No
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	No
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

UNSECURED LOAN

PARTICULARS	31.03.2013 (INR in Million)	31.03.2012 (INR in Million)
SHORT TERM BORROWINGS		
Loan from director	0.000	0.247
Total	0.000	0.247

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	B63928 626	103914 64	ICICI BANK LIMIT ED	09/11/2 012	-	-	725000 0.0	LANDMARKRACE COURCE CIRCLEALKAPURIBARODAG J390015IN
2	B64682 743	102629 18	THE KARU R VYSY A BANK LIMIT ED	07/12/2 010	27/11/201 1	30/11/20 12	350000 0.0	PAYAL CINEMA COMPLEXSECTOR- 14GurugramHR122001IN

FIXED ASSETS

- Air Conditioner
- Machinery
- Electrical Equipment
- Office Equipment
- Furniture and Fitting
- Computer

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 70.91
UK Pound	1	INR 90.84
Euro	1	INR 80.42

INFORMATION DETAILS

Information Gathered by :	AKY
Analysis Done by :	DIV
Report Prepared by :	MTN

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

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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