

MIRA INFORM REPORT

Report No. :	532947
Report Date :	04.10.2018

IDENTIFICATION DETAILS

Name :	ORCHARD BRANDS PRIVATE LIMITED
Registered Office :	67, Udyog Bhavan, Sonawala Road, Goregaon East, Mumbai – 400063, Maharashtra
Tel. No.:	91-22-26850070
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	07.01.2009
CIN No.: [Company Identification No.]	U15400MH2009PTC189430
Capital Investment / Paid-up Capital :	INR 0.911 Million
PAN No.: [Permanent Account No.]	AABCO1232A
GSTN : [Goods & Service Tax Registration No.]	27AABCO1232A1Z7
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing, Processing and Trading in Foodstuffs. [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 : A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2009 and it is engaged as manufacturer, processor and trader of foodstuff.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>The company possesses satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strength from its established track record of its business operation backed by its well experienced management team.</p> <p>However, these rating strengths gets partially offset by the competitive and fragmented industry with presence of other large players and unorganized sector and vulnerability to raw material prices.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealing 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.

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.

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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 04.10.2018.

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 :	Ms. Sonali
Designation :	Accounts Department
Contact No.:	91-22-26850070
Date :	03.10.2018

LOCATIONS

Registered Office :	67, Udyog Bhavan, Sonawala Road, Goregaon East, Mumbai – 400063, Maharashtra, India
Tel. No.:	91-22-26850070
Fax No.:	Not Available
E-Mail :	primehta@vsnl.net rajinder.bhagat@orchadbrads.com

DIRECTORS

AS ON 31.03.2017

Name :	Mr. Rajinder Prashad Bhagat
Designation :	Director
Address :	E-501, Aangan, Thakur Village, opposite Thakur College Kandivali – East, Mumbai – 400101, Maharashtra, India
Date of Birth/Age :	17.06.1974
Date of Appointment :	07.01.2009
DIN No.:	02430053
Name :	Mr. Swarankanta Bhagat Munshiram
Designation :	Director
Address :	E-501, Shree Ganesh Aangan Co-Op HSG Society, Near Thakur College, Thakur Village, Kandivali (East), Mumbai – 400101, Maharashtra, India
Date of Birth/Age :	28.07.1944
Date of Appointment :	14.02.2013
DIN No.:	06493763

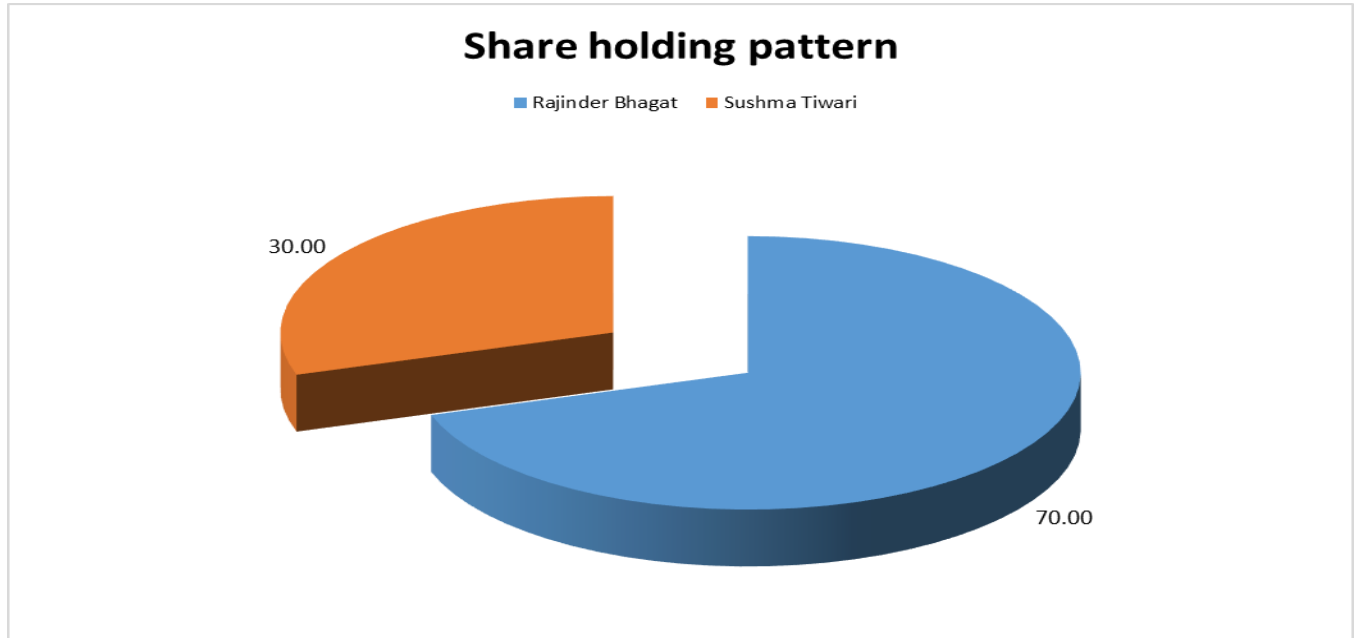
KEY EXECUTIVES

Name :	Ms. Sonali
Designation :	Accounts Department

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Rajinder Bhagat	63750	70.00
Sushma Tiwari	27321	30.00
Total	91071	100.00



Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	70.00
Public/Other than promoters- Individual/Hindu Undivided Family- Indian	30.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturing, Processing and Trading in Foodstuffs. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC	Code of the Product/service
	Food Stuffs	99881690	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Available		
Imports :	Not Available		

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Terms :	Not Divulged
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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
	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 :	The Shamrao Vithal Co-Operative Bank Limited
	Branch :	Shivai Sankul, Vidyabhushan Shikshan Sanstha, Shiv Vallabh Cross Road, Ashok Van, Dahisar (East), Mumbai – 400068, Maharashtra, 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 :	--

Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
SVC Bank Overdraft		2.711	2.807
Total		2.711	2.807

Auditors :	
Name :	Pritesh Mehta and Company Chartered Accountants
Address :	207-209, Sai Chambers, Near Railway Station, Santacruz East, Mumbai – 400055, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAEPM8688E
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
91071	Equity Shares	INR 10/- each	INR 0.911 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Share Capital	0.911	0.911	0.911
2] Share Application Money	4.654	3.386	3.120
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	5.565	4.297	4.031
LOAN FUNDS			
1] Secured Loans	2.711	2.807	2.929
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	2.711	2.807	2.929
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	8.276	7.104	6.960
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.847	1.194	0.753
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.203	0.146	0.101
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	3.255	11.038	7.929
Sundry Debtors	8.550	7.059	5.312
Cash & Bank Balances	0.121	0.102	0.120
Other Current Assets	0.758	0.075	0.088
Loans & Advances	0.586	0.641	0.472
Total Current Assets	13.270	18.915	13.921
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	5.257	12.864	7.587
Other Current Liabilities	0.104	0.087	0.050
Provisions	0.683	0.200	0.178
Total Current Liabilities	6.044	13.151	7.815
Net Current Assets	7.226	5.764	6.106
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	8.276	7.104	6.960

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	100.410	63.594	72.250
	Other Income	1.110	1.264	0.010
	TOTAL	101.520	64.858	72.260
Less	EXPENSES			
	Cost of Materials Consumed	84.566	55.183	61.410
	Salary and Wages	3.956	2.622	2.728
	Clearing and Forwarding Expenses	2.667	1.080	1.073
	Transport Expenses	1.673	0.578	0.870
	Conversion Cost	0.250	0.186	0.538
	Repair and Maintenance	0.003	0.002	0.010
	Legal and Professional Fees	0.222	0.125	0.115
	Travelling and Conveyance Expenses	0.963	0.247	0.989
	Telephone and Internet Expenses	0.066	0.077	0.115
	Rent, Rates and Taxes	1.515	1.138	0.842
	Office Stationary	0.026	0.028	0.051
	Office Expenses	0.732	0.346	0.762
	Staff Welfare	0.068	0.041	0.147
	R and D Expenses	0.435	0.118	0.116
	Courier Expenses	0.092	0.062	0.126
	Discount	0.497	0.068	0.305
	Insurance	0.197	0.144	0.090
	Electricity Expenses	0.067	0.072	0.072
	Vat Expenses	0.808	1.418	0.845
	TOTAL	98.803	63.535	71.204
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2.717	1.323	1.056
Less	FINANCIAL EXPENSES	0.414	0.574	0.384
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	2.303	0.749	0.672
Less	DEPRECIATION/ AMORTISATION	0.408	0.329	0.400
	PROFIT/ (LOSS) BEFORE TAX	1.895	0.420	0.272

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Less	TAX	0.626	0.155	0.124
	PROFIT/ (LOSS) AFTER TAX	1.269	0.265	0.148
Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	3.046	2.781	2.633
	Balance Carried to the B/S	4.315	3.046	2.781
	IMPORTS			
	C.I.F. Value of Import	1.776	7.724	7.196
	TOTAL IMPORTS	1.776	7.724	7.196
	Earnings / (Loss) Per Share (INR)	20.81	4.61	2.99

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	0.176	0.876	(1.074)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	31.08	40.52	26.84
Account Receivables Turnover (Income / Sundry Debtors)	11.74	9.01	13.60
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	22.69	85.09	45.09
Inventory Turnover (Operating Income / Inventories)	0.83	0.12	0.13
Asset Turnover (Operating Income / Net Fixed Assets)	3.21	1.11	1.40

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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.61	0.79	0.73
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.49	0.65	0.73
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	1.09	3.06	1.94
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.15	0.28	0.19
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	6.56	2.30	2.75

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	1.26	0.42	0.20
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	8.86	1.31	1.00
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	22.80	6.17	3.67

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	2.20	1.44	1.78
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	1.66	0.60	0.77
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.39	0.21	0.27
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	2.98	3.08	3.22
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	2.20	1.44	1.78

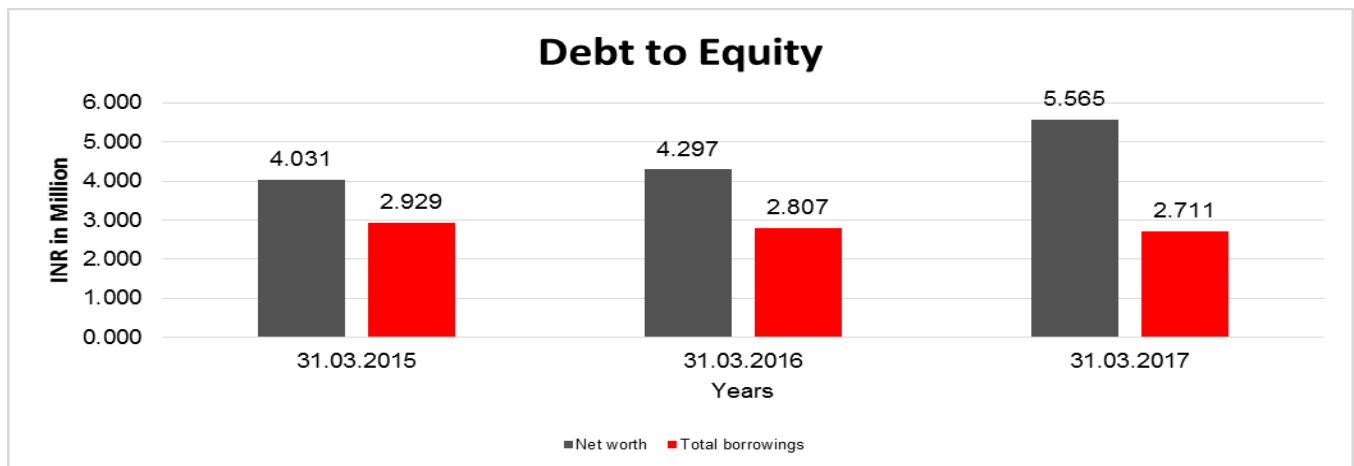
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Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

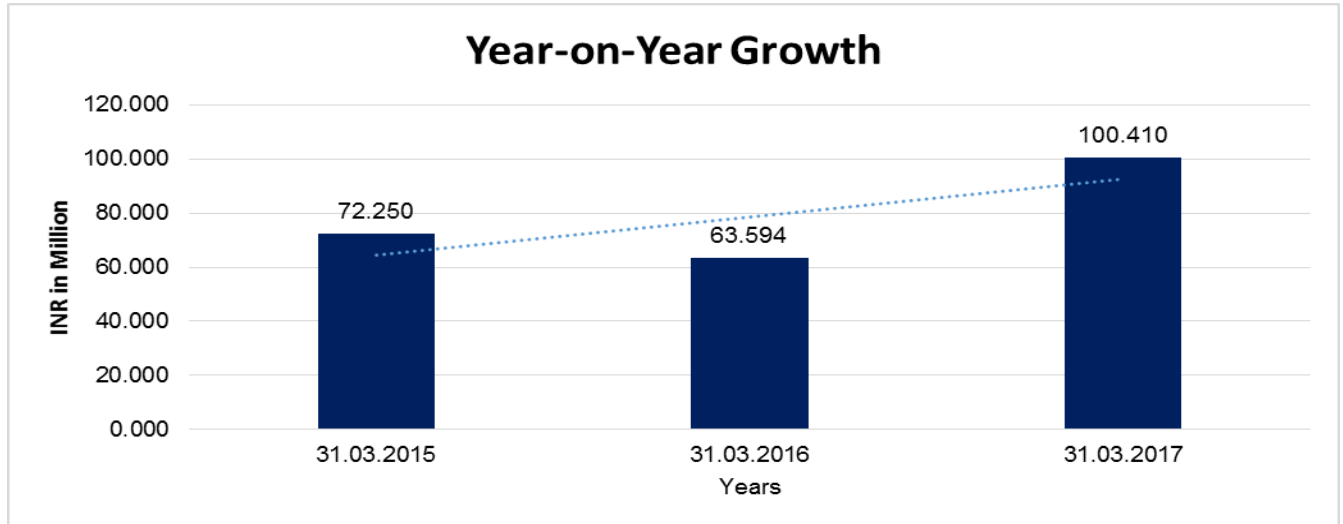
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.911	0.911	0.911
Reserves & Surplus	3.120	3.386	4.654
Share Application money pending allotment	0.000	0.000	0.000
Net worth	4.031	4.297	5.565
Secured loan	2.929	2.807	2.711
Unsecured loan	0.000	0.000	0.000
Total borrowings	2.929	2.807	2.711
Debt/Equity ratio	0.727	0.653	0.487



YEAR-ON-YEAR GROWTH

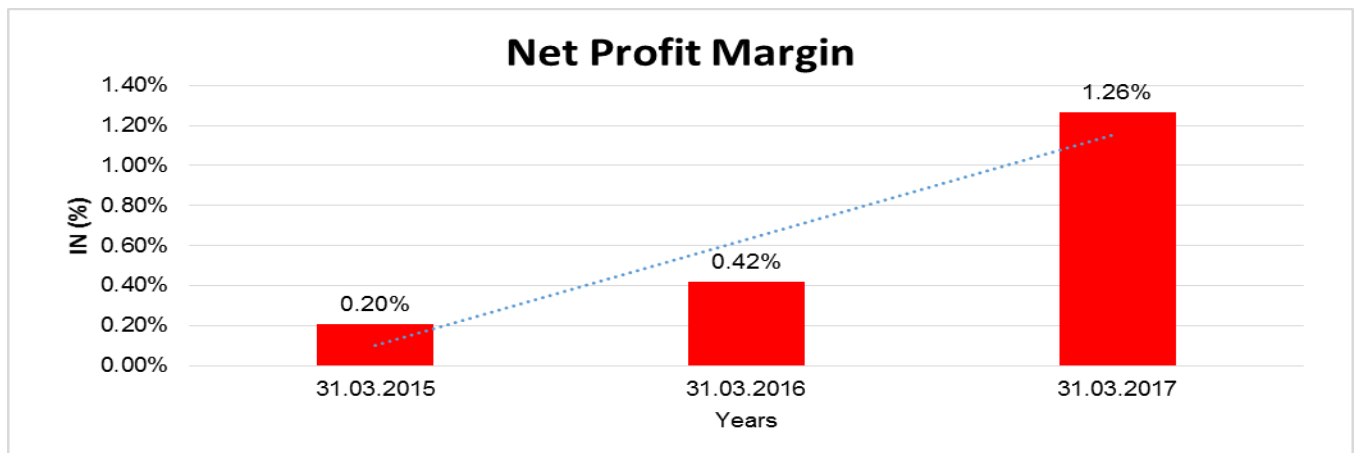
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	72.250	63.594	100.410
		(11.981)	57.892

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	72.250	63.594	100.410
Profit	0.148	0.265	1.269
	0.20%	0.42%	1.26%



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)

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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	No
8	Designation of contact person	No
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	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

INDEX OF CHARGE:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	A927716	102361	THE	05/08/20	-	-	921000.0	Shivai Sankul,

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	33	05	SHAMRA O VITHAL CO- OPERATI VE LTD.	10				Vidyabhushan Shikshan Sanstha, Shiv Vallabh Cross Road, Ashok Van, Dahisar (East) Mumbai MH400068IN
2	G472861 74	102219 61	SVC Co operative Bank Limited	05/05/20 10	01/06/201 7	-	15000000.0	12, Udyog Nagar, Time Star Building, S.V. Road, Goregaon (West). Mumbai MH400062IN

FIXED ASSETS:

- Office equipment
- Computer
- Furniture and Fixture
- Vehicles

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 73.82
UK Pound	1	INR 95.46
Euro	1	INR 84.58

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	NIS
Report Prepared by :	JYO

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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