

MIRA INFORM REPORT

Report No. :	533884
Report Date :	10.10.2018

IDENTIFICATION DETAILS

Name :	P S GROUP REALTY PRIVATE LIMITED (w.e.f. 24.10.2017)
Formerly Known As :	P S GROUP REALTY LIMITED (w.e.f. 27.04.2007) P S HOUSING FINANCE LIMITED (w.e.f. 17.04.2007) P S HOUSING FINANCE PRIVATE LIMITED
Registered Office :	1002, EM Bypass Front Block, Kolkata-700105, West Bengal
Tel. No.:	91-33-40304030
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.08.1988
CIN No.: [Company Identification No.]	U65922WB1988PTC044915
Capital Investment / Paid-up Capital :	INR 167.095 Million
PAN No.: [Permanent Account No.]	AABCP5390E
GSTN : [Goods & Service Tax Registration No.]	19AABCP5390E1ZC
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the business of Real estate development and construction of Properties and Projects. [Registered Activity]
No. of Employees :	Information denied by the management

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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

Maximum Credit Limit :	USD 3976300
Status :	Good
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1988.</p> <p>As per the financials of FY 2017, the company has achieved growth in its revenue as compared to the previous year along with a decent profit margin of 14.09%.</p> <p>The sound financial risk profile of the company is marked by sufficient net worth base along with negligible debt balance sheet profile.</p> <p>Rating takes into consideration the subject's healthy earning per share of INR 14.38 against the face value of INR 10.</p> <p>Rating takes into account the subject's long established track record of business operations along with extensive experience of its promoters.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company 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 (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

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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

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 10.10.2018.

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 :	Mr. Ravi Dugar
Designation :	Director

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Contact No.:	91-9836299904
Date :	09.10.2018

LOCATIONS

Registered Office :	1002, EM Bypass Front Block, Kolkata-700105, West Bengal, India
Tel. No.:	91-33-40304030 / 22852285 / 67676767
Mobile No.:	91-9836299904 (Mr. Ravi Dugar)
Fax No.:	91-33-22852339
E-Mail :	contact@psgroup.in cs@psgroup.in sales@psgroup.in info@pssrijan.com
Website :	www.psgroup.in
Branch Office 1:	Ankur Manor, Old No.182, New No.271, Mc Nichols Road, Poonamallee High Road, Kilpuak, Chennai-600010, Tamilnadu, India
Tel. No.:	91-44-42900000
E-Mail :	info@pssrijan.com
Branch Office 2:	1216, Avinashi Main Road, Near Laxmi Mills Junction, Opposite Manchester Tower, Coimbatore-641037, Tamilnadu, India
Branch Office 3:	L-307, 3 rd Floor, Dumraon Palace, Fraser Road, Patna-800001, Bihar, India
Tel. No.:	91-612-2230881

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Surendra Kumar Dugar		
Designation :	Managing Director		
Address :	52/4/1 Ballygunge, Circular Road, Kolkata – 700019, West Bengal, India		
Date of Birth/Age :	11.01.1960		
Qualification :	B.Com		
Date of Appointment :	02.08.1988		
PAN No.:	ACUPD1317K		
DIN No.:	00424900		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45201WB2003PTC096815	P S TOWER PRIVATE LIMITED	28/08/2003	-
U45202WB1987PTC041774	P K C & ASSOCIATES PVT LTD	19/01/1987	-
U45400WB1986PTC041599	BALAJI DEVELOPMENT PVT. LTD.	24/11/2005	-
U45400WB2007PTC120800	DECOBUILD DEVELOPERS PRIVATE LIMITED	04/12/2007	-

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U45400WB2008PTC121551	ENAMOUR DEVELOPERS PRIVATE LIMITED	09/01/2008	-
U51109WB2008PTC127835	HIGHLAND VINCOM PRIVATE LIMITED	08/05/2009	-
U51399WB1984PTC037986	REPRO SCAN (INDIA) PVT LTD	15/09/2004	-
U51900WB1985PLC112721	NITYANAND MERCHANTILE LTD	01/09/2005	-
U51909WB2011PTC167170	SAMPANNA MERCANTILE PRIVATE LIMITED	07/01/2015	-
U51909WB2012PTC181912	TAMOHAR VANIJYA PRIVATE LIMITED	20/06/2018	-

Name : Mr. Pradip Kumar Chopra
Designation : Managing Director
Address : 25, Palit Street, Kolkata-700019, West Bengal, India
Date of Birth/Age : 11.02.1953
Qualification : B.Com
Date of Appointment : 02.08.1988
PAN No.: ACAPC9922B
DIN No.: 00425171

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U19113WB1956PTC023172	YEO FAH TANNERY PVT LTD	30/09/2013	-
U45201WB1987PTC042358	PYRAMID CONSTRUCTION CO PVT LTD	26/05/1987	-
U45400WB2007PTC120800	DECOBUILD DEVELOPERS PRIVATE LIMITED	04/12/2007	-
U45400WB2008PTC121551	ENAMOUR DEVELOPERS PRIVATE LIMITED	09/01/2008	-
U51109WB2005PTC104996	CALICO TIE-UP PRIVATE LIMITED	02/02/2018	-
U51399WB1984PTC037986	REPRO SCAN (INDIA) PVT LTD	05/04/2004	-
U51909WB2011PTC167202	KRITYA COMMERCIAL PRIVATE LIMITED	06/09/2011	-
U51909WB2011PTC167280	SUPPLE VINCOM PRIVATE LIMITED	07/09/2011	-
U51909WB2011PTC167329	ZESTY COMMERCIAL PRIVATE LIMITED	08/09/2011	-
U51909WB2011PTC167431	VEHEMENCE VINIYOG PRIVATE LIMITED	10/09/2011	-

Name : Mr. Pradeep Kumar Singhi
Designation : Director
Address : 130, Regent Park, Kolkata – 700040, West Bengal, India
Date of Birth/Age : 10.09.1955
Date of Appointment : 20.03.2007
DIN No.: 00067296

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
L15421UP1932PLC025141	UPPER GANGES SUGAR AND INDUSTRIES LIMITED	29/11/2012	-
U01409WB1987PLC042144	SHREE VARDHAN LTD	22/09/1990	-
U45400WB2010PTC146860	SIDDHASHILA APARTMENT PRIVATE LIMITED	06/05/2010	-
U51109WB2007PTC113621	JAGDAMBA TRADECOM PRIVATE LIMITED	02/04/2010	-
U51109WB2007PTC114817	AVIKAR TRADECOM PRIVATE LIMITED	28/09/2017	-
U51109WB2007PTC118264	KRIISHNAV COMMERCIAL PRIVATE LIMITED	31/08/2007	-
U51909WB1993PTC060876	WATERLOO EXPORTS PVT LTD	28/02/1994	-
U74100DL1972PLC006062	DHARAM PAL PREM CHAND LTD	30/09/2009	-
U74140WB1986PTC041300	SINGHI MANAGEMENT & FINANCIAL CONSULTANTS	19/09/1986	-

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	PVT LTD		
Name :	Mr. Ravi Kumar Dugar		
Designation :	Casual Vacancy Director		
Address :	52/4/1, Ballygunge Circular Road, Kolkata – 700019, West Bengal, India		
Date of Birth/Age :	24.08.1981		
Qualification :	MBA		
Date of Appointment :	01.04.2012		
PAN No.:	AEXPD1472L		
DIN No.:	01549253		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45200WB2007PTC113368	P S PLAZA PRIVATE LIMITED	10/09/2018	-
U45200WB2007PTC113370	P S NIWAS PRIVATE LIMITED	28/12/2010	-
U45400WB1982PTC035537	MANJUSHREE PROPERTIES PVT LTD	10/09/2018	-
U51101WB2010PTC146342	MODEL VINTRADE PRIVATE LIMITED	31/07/2018	-
U51109WB2005PTC104681	SALTEE VINIMAY PRIVATE LIMITED	01/02/2007	-
U51109WB2005PTC104906	RICH VALLEY VANIJYA PRIVATE LIMITED	01/02/2007	-
U51109WB2005PTC104963	PROVIEW DISTRIBUTORS PRIVATE LIMITED	01/02/2007	-
U51109WB2005PTC106778	ADITYA VYAPAAR PVT LTD	21/05/2007	-
U51109WB2005PTC106781	ALEXY VYAPAAR PVT LTD	21/05/2007	-
U51109WB2007PTC112858	VIRTUAL VANIJYA PRIVATE LIMITED	01/09/2018	-
Name :	Mr. Arun Kumar Sancheti		
Designation :	Director		
Address :	10B, Neelkanth Building 26B, Camac Street Kolkata -700016, West Bengal, India		
Date of Birth/Age :	24.11.1969		
Date of Appointment :	26.09.2008		
DIN No.:	00025453		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U27101WB1993PTC059587	S N ALLOYS PVT LTD	02/08/1993	-
U45101WB2000PTC092075	SANCHETI PROJECTS PRIVATE LIMITED	08/02/2016	-
U45201WB2003PTC096759	P.S. APARTMENTS PRIVATE LIMITED	29/08/2010	-
U51109WB2005PTC104207	RIMJHIM VANIJYA PRIVATE LIMITED	22/02/2007	-
U51909WB1999PTC090548	LOTUS MERCHANDISE PRIVATE LIMITED	28/09/2004	-
U51909WB2004PTC100238	MAHABALESWAR DISTRIBUTORS PRIVATE LIMITED	19/02/2007	-
U51909WB2004PTC100566	AERAN COMMERCIAL PRIVATE LIMITED	08/02/2008	-
U51909WB2010PTC147469	GROWING DEALTRADE PRIVATE LIMITED	20/07/2011	-
U70100WB2007PLC115796	BENGAL P. S. INDUSTRIAL INFRASTRUCTURE LIMITED	24/05/2007	-
Name :	Mr. Gaurav Dugar		
Designation :	Director		

Address :	52/4/1 Ballygunge Circular Road, Kolkata – 700019, West Bengal, India		
Date of Appointment :	01.11.2016		
PAN No.:	AGRPD3020C		
DIN No.:	00432092		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U14101WB1996PTC081448	SUMIT QUALITY MARBLES PRIVATE LIMITED	01/06/2006	-
U45200WB2007PTC113363	P S ASHRAY PRIVATE LIMITED	21/05/2007	-
U45200WB2007PTC113364	P S SRISTI PRIVATE LIMITED	21/05/2007	-
U45200WB2007PTC113365	P S VILLA PRIVATE LIMITED	31/08/2018	-
U45200WB2007PTC113372	P S INFRODEV PRIVATE LIMITED	01/09/2018	-
U45200WB2007PTC113373	P S GRIHA NIRMAN PRIVATE LIMITED	23/12/2010	-
U45200WB2007PTC113884	SUNRAYS NIKETAN PRIVATE LIMITED	05/03/2007	-
U45400WB2010PTC145097	ENDORSE REALESTATE PRIVATE LIMITED	10/09/2018	-
U51109WB2005PTC104681	SALTEE VINIMAY PRIVATE LIMITED	01/02/2007	-
U51109WB2005PTC104906	RICH VALLEY VANIJYA PRIVATE LIMITED	01/02/2007	-

KEY EXECUTIVES

Name :	Mr. Shreelal Mohta
Designation :	Chief Finance Officer
Address :	68, Block - 3, Flat No. 6B, Jessore Road, Diamond City North, Dum Dum, Bangur Avenue S.O, Kolkata – 700055, West Bengal, India
Date of Appointment :	30.09.2014
PAN No.:	ADZPM1118M
Name :	Mr. Varun Kohli
Designation :	Company Secretary
Address :	36, J Girish Mukherjee Road, Bhawanipore Circus Avenue, Kolkata – 700025, West Bengal, India
Date of Appointment :	08.03.2017
PAN No.:	BOMPK2069A
Name :	Mr. Saurav Dugar
Designation :	Chief Executive Officer
Address :	52/4/1, Ballygunge Circular Road, Ballygunge S.O, Kolkata-700019, West Bengal, India
Date of Appointment :	07.08.2018
PAN No.:	ADUPD9515E

MAJOR SHAREHOLDERS

AS ON 31.03.2017

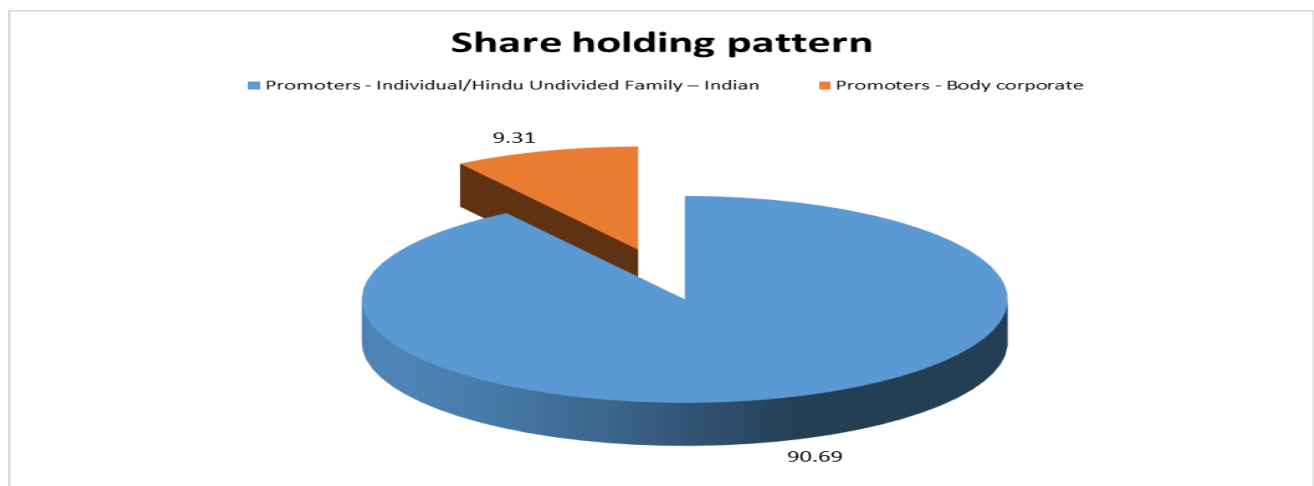
Names of Shareholders	No. of Shares
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Surendra Kumar Dugar	3963700
Santosh Kumar Dugar	2150000
Pradip Kumar Chopra	2099300
Daulat Finlease Private Limited, India	1555000
Madhu Dugar	1309200
Ravi Kumar Dugar	1257385
Saurav Dugar	1033870
Gaurav Dugar	1033000

AS ON 29.09.2017

Equity Share Break up Category	Percentage
Promoters - Individual/Hindu Undivided Family – Indian	90.69
Promoters - Body corporate	9.31
Total	100.00



BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of Real estate development and construction of Properties and Projects. [Registered Activity]	
Products / Services :	Item Code No. (ITC Code)	Product Description
	99531129	Office buildings
Brand Names :	Not Available	
Agencies Held :	Not Available	

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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	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark :	--	
No. of Employees :	Information denied by the management		
Bankers :	Bank Name	Standard Chartered Bank	
	Branch	19, N S Road, Kolkata-700001, 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 (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
Remarks (If any)	--		
Facilities :	SECURED LOANS	31.03.2017	31.03.2016

	INR In Million	INR In Million
LONG TERM BORROWINGS		
Rupee term loans from banks	39.421	144.763
Loans taken for fixed assets	5.459	9.612
Other loans and advances, others	102.627	105.806
SHORT TERM BORROWINGS		
Loans repayable on demand from banks	321.138	232.915
Total	468.645	493.096

Auditors :	
Name :	Narendra Kochar and Company Chartered Accountants
Address :	86, Canning Street, Kolkata-700001, West Bengal, India
PAN N Income-tax PAN of auditor or auditor's firm :	AACFN7795B
Memberships :	Not Available
Collaborators :	Not Available
Subsidiary Company:	<ul style="list-style-type: none"> Daulat Finlease Private Limited, India CIN No.: U65921WB1996PTC078411
Associate Company:	Rameshwara Estates Private Limited, India CIN No.: U65921WB1995PTC073686
Entities where Significant Influence exist :	<ul style="list-style-type: none"> Deer Gold Dealers Private Limited Mesco Marketing Private Limited Sancheti Projects Private Limited
Partnership Firm/LLP :	<ul style="list-style-type: none"> P S Khetawat Developers Sylvan Estate Developers P S Vinayak Smartcity LLP P S Primarc Projects LLP Hazelton Highrise LLP Reproscan Tech Park LLP P S Srijan Conclave ASPS Developers LLP Trinity Infrapark LLP Marq Plaza LLP PS Vinayak Homes LLP SKY View Developers P. S. Unipon Garment Park P. S. Srijan Estate LLP P. S. Merlin Developers LLP

CAPITAL STRUCTURE

AFTER 29.09.2017

Authorised Capital : INR 250.000 Million

Issued, Subscribed & Paid-up Capital : INR 170.845 Million

AS ON 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
25000000	Equity Shares	INR 10/- each	INR 250.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
16709540	Equity Shares	INR 10/- each	INR 167.095 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	167.095	167.095	167.095
(b) Reserves and Surplus	1224.602	985.243	812.113
(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)	1391.697	1152.338	979.208
(3) Non-Current Liabilities			
(a) long-term borrowings	289.292	328.826	441.672
(b) Deferred tax liabilities (Net)	15.866	12.301	7.156
(c) Other long-term liabilities	86.360	84.562	83.894
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	391.518	425.689	532.722
(4) Current Liabilities			
(a) Short-term borrowings	1465.617	948.291	569.309
(b) Trade payables	672.647	286.043	349.850
(c) Other current liabilities	857.802	1097.614	789.763
(d) Short-term provisions	12.149	14.340	17.282
Total Current Liabilities (4)	3008.215	2346.288	1726.204
TOTAL	4791.430	3924.315	3238.134
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	286.124	244.768	230.922
(ii) Intangible Assets	1.710	2.017	0.112
(iii) Tangible assets 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	1569.149	1393.980	1073.207
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	1.076	23.322	28.375
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	1858.059	1664.087	1332.616

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	810.890	467.265	406.629
(c) Trade receivables	307.015	290.197	205.418
(d) Cash and bank balances	30.154	113.219	92.699
(e) Short-term loans and advances	1242.802	1143.877	963.490
(f) Other current assets	542.510	245.670	237.282
Total Current Assets	2933.371	2260.228	1905.518
TOTAL	4791.430	3924.315	3238.134

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	1704.774	1299.143	1276.401
	Other Income	249.025	149.426	97.823
	TOTAL	1953.799	1448.569	1374.224
Less	EXPENSES			
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(302.398)	(55.761)	(33.431)
	Employee benefit expense	57.324	55.972	42.619
	CSR expenditure	0.850	0.000	0.000
	Other expenses	1650.407	1067.932	1059.052
	TOTAL	1406.183	1068.143	1068.240
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	547.616	380.426	305.984
Less	FINANCIAL EXPENSES	228.995	139.298	104.021
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	318.621	241.128	201.963
Less	DEPRECIATION/ AMORTISATION	13.133	10.614	8.362
	PROFIT/ (LOSS) BEFORE TAX	305.488	230.514	193.601
Less	TAX	65.279	57.384	41.358
	PROFIT/ (LOSS) AFTER TAX	240.209	173.130	152.243
	Earnings / (Loss) Per Share (INR)	14.38	10.36	9.11

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	138.859	221.662	11.418
Net cash flows from (used in) operations	(380.315)	(21.668)	(64.459)
Net cash flows from (used in) operating activities	(341.994)	(12.890)	(26.183)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365)	65.73	81.53	58.74
Account Receivables Turnover (Income / Sundry Debtors)	5.55	4.48	6.21
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.68	0.81	0.75
Asset Turnover (Operating Income / Net Fixed Assets)	1.90	1.54	1.32

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.72	0.74	0.67
Debt Equity Ratio (Total Liability / Networth)	1.36	1.30	1.04
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.16	2.04	1.76
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.21	0.21	0.24
Interest Coverage Ratio (PBIT / Financial Charges)	2.39	2.73	2.94

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin $[(PAT / Sales) * 100]$	%	14.09	13.33	11.93
Return on Total Assets $[(PAT / Total Assets) * 100]$	%	5.01	4.41	4.70
Return on Investment (ROI) $[(PAT / Networth) * 100]$	%	17.26	15.02	15.55

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio $(Current Assets / Current Liabilities)$		0.98	0.96	1.10
Quick Ratio $[(Current Assets - Inventories) / Current Liabilities]$		0.71	0.76	0.87
G-Score Ratio Financial $(Networth / Total Assets)$		0.29	0.29	0.30
G-Score Ratio Debt $(Debts / Equity Capital)$		11.33	8.97	6.12
G-Score Ratio Liquidity $(Total Current Assets / Total Current Liabilities)$		0.98	0.96	1.10

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

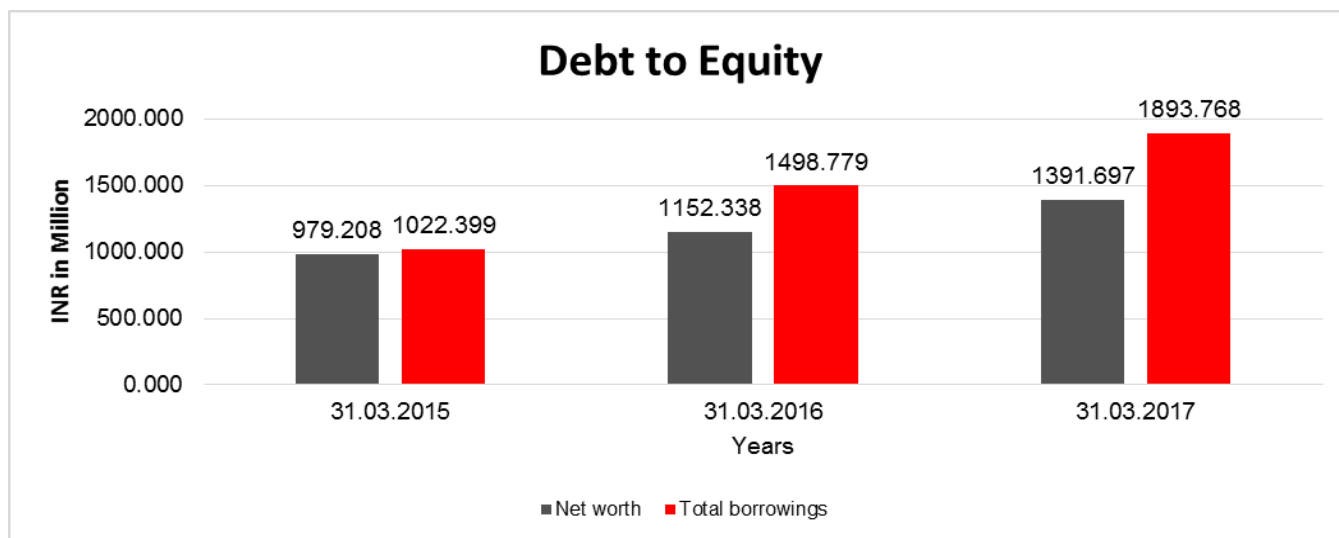
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	167.095	167.095	167.095
Reserves & Surplus	812.113	985.243	1224.602
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	979.208	1152.338	1391.697
Long-term borrowings	441.672	328.826	289.292
Short term borrowings	569.309	948.291	1465.617

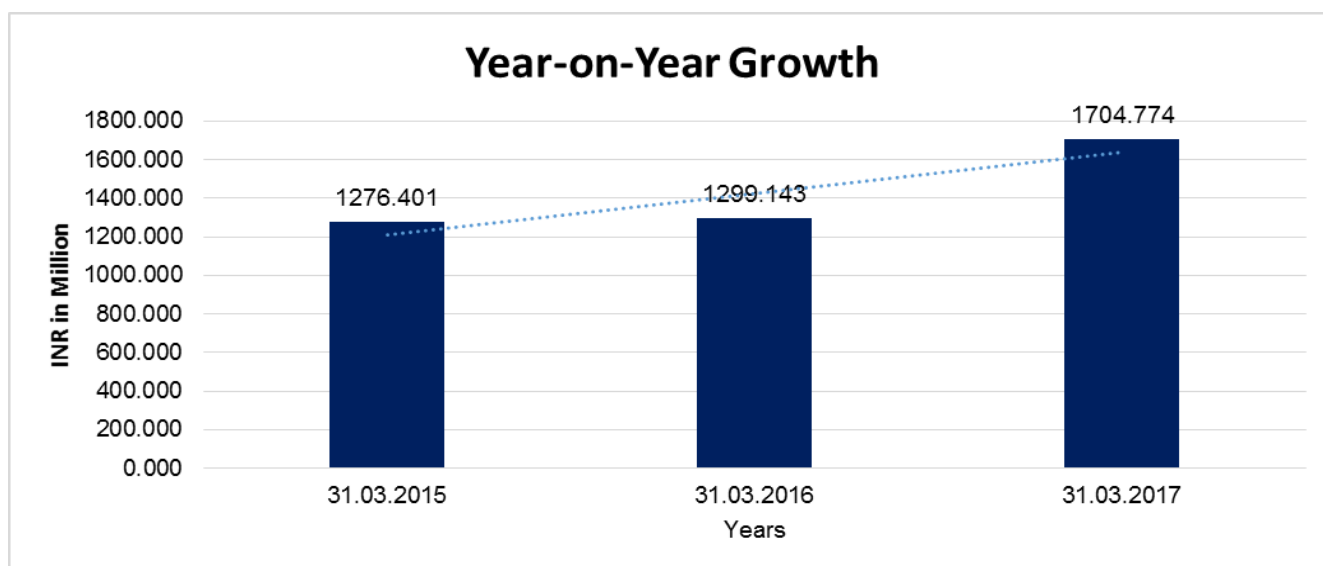
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Current maturities of long-term debts	11.418	221.662	138.859
Total borrowings	1022.399	1498.779	1893.768
Debt/Equity ratio	1.044	1.301	1.361



YEAR-ON-YEAR GROWTH

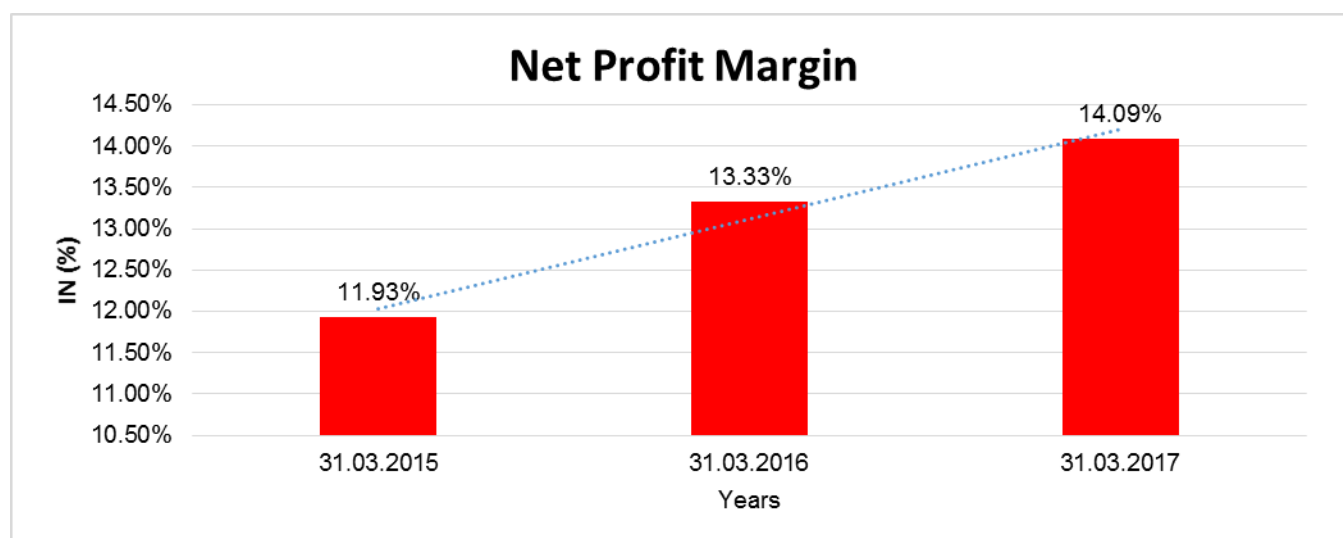
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	1276.401	1299.143	1704.774
		1.782	31.223



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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	1276.401	1299.143	1704.774
Profit/ (Loss)	152.243	173.130	240.209
	11.93%	13.33%	14.09%



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	Yes
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	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

NOTE: As claimed by the Mr. Ravi Kumar Dugar (Director) that the registered office of the company has been shifted from 83, Topsia Road, South Kolkata – 700046, West Bengal, India to the present address.

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FINANCIAL OVERVIEW

Their revenue in 2017-18 were higher by 31.22 % during the year at INR 1704.774 Million as compared to INR 1299.143 Million in the previous year. Profit After Tax was higher by 38.74 % at INR 240.209 Million as compared to INR 173.130 Million in the previous year. Earnings per share stood at INR. 14.38 as compared to INR. 10.36 last year.

UNSECURED LOANS:

PARTICULAR	31.03.2017 INR In Million	31.03.2016 INR In Million
Long-term Borrowings		
Loans and advances from others	141.784	68.645
Short-term borrowings		
Loans repayable on demand from others	1144.480	715.376
Total	1286.264	784.021

INDEX OF CHARGE:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Amount	Address
1	G945489 48	1001930 22	Standard Chartered Bank	28/07/2018	-	50000000.0	19 N S RAODKOLKATAWB7000011 N
2	G945487 81	1001930 23	Standard Chartered Bank	29/06/2018	-	20300000.0	19 N S RoadKOLKATAWB7000011N
3	G927733 81	1001264 72	Standard Chartered Bank	31/07/2017	29/06/2018	174700000.0	19 N S RoadkolkataWB7000011N
4	G458015 37	1001025 65	Axis Bank Limited	25/04/2017	-	500000000.0	Corporate Banking Branch (CBB)1, Shakespeare Sarani, AC Market, 3rd FloorKolkataWB7000711N
5	G101900 80	1000465 02	BAJAJ FINANCE LIMITED	14/07/2016	-	7400000.0	AKURDI PUNE- PUNEMa411035IN
6	G011843 65	1000184 68	Axis Bank Limited	08/12/2015	-	250000000.0	CORPORATE BANKING BRANCH, AC MARKET, 3RD FLOOR1 SHAKESPEARE SARANIKOLKATAWB70007 1IN

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7	C688394 14	1059992 1	ICICI BANK LIMITED	14/09/20 15	-	60000000.0	LANDMARKRACE COURSE CIRCLEALKAPURIBARODA GJ390015IN
8	C400892 29	1054232 5	BAJAJ FINANC E LIMITED	20/12/20 14	-	120000000.0	AKURDI PUNE- PUNEMH411035IN
9	B091683 45	1027574 3	ICICI HOME FINANC E COMPAN Y LIMITED	26/03/20 11	-	400000000.0	ICICI Bank Towers, Bandra- KurlaComplex,MumbaiMH40 0051IN
10	B022557 43	1025660 3	AXIS BANK LTD	06/12/20 10	-	13700000.0	CORPORATE BANKING BARNCH, AC MARKET BUILDING,3RD FLOOR, 1 SHAKESPEARE SARANI,KOLKATAWB7000 71IN

CONTINGENT LIABILITIES:

(INR in million)

PARTICULARS	31.03.2017	31.03.2016
Other money for which company is contingently liable	1.639	1.639
Total	1.639	1.639

FIXED ASSETS:

Tangible Asset:

- Building
- Plant and equipment
- Furniture and Fixture
- Office equipment
- Computer
- Vehicles

Intangible Asset:

- Computer software

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 74.24
UK Pound	1	INR 97.68
Euro	1	INR 85.43

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	PRY
Report Prepared by :	BHG

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	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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