

## MIRA INFORM REPORT

Report No. :	533797
Report Date :	12.10.2018

### IDENTIFICATION DETAILS

Name :	V.J.GOTE BROTHERS
Registered Office :	Office No.202, 2 <sup>nd</sup> Floor, Vishal Enclave, Above Bank of Maharashtra, Fatima Nagar, Wanavarie, Pune – 411040, Maharashtra
Mobile No.:	91-7774059605 [Mr. Dhanashri Vilas Jamdar]
Country :	India
Financials (as on) :	31.03.2018 [Tentative]
Year of Establishment :	26.10.2006
Capital Investment :	INR 33.267 Million
IEC No.: [Import-Export Code No.]	3115007876
PAN No.: [Permanent Account No.]	AJYPG1270D
GSTN : [Goods & Service Tax Registration No.]	27AJYPG1270D1Z6 [Pune] 23AJYPG1270D1ZE [Madhya Pradesh]
Udyog Adhaar No.:	MH26A0003211
Legal Form :	Sole Proprietary Concern
Line of Business :	Subject is engaged as a Government Contractor for PWD Civil Construction. [Confirmed by Management]
No. of Employees :	86 [Approximately] [In Office: 6 and In Branch: 80]

### RATING & COMMENTS

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

**MIRA's Rating :** A

Credit Rating	Explanation	Rating Comments
---------------	-------------	-----------------

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

A	Acceptable Risk	Business dealings permissible with moderate risk of default
---	-----------------	---

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto: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**

**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**

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 12.10.2018

**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 PARTED BY**

<b>Name :</b>	Mr. Dhanashri Vilas Jamdar
<b>Designation :</b>	Jr. Accountant
<b>Contact No.:</b>	91-7774059605
<b>Date :</b>	12.10.2018

**LOCATIONS**

<b>Registered/ Head Office :</b>	Office No.202, 2 <sup>nd</sup> Floor, Vishal Enclave, Above Bank of Maharashtra, Fatima Nagar, Wanavarie, Pune – 411040, Maharashtra, India
<b>Tel. No.:</b>	91-20-26860046
<b>Mobile No.:</b>	91-7774059605 [Mr. Dhanashri Vilas Jamdar] 91-9850253125 [Mr. Natraj Gote]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:vjgotebrothers@rediffmail.com">vjgotebrothers@rediffmail.com</a>
<b>Website :</b>	<a href="http://www.vjgotebrothers.com">http://www.vjgotebrothers.com</a>
<b>Area :</b>	1800 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial
<b>Site Office 1:</b>	Ultratech Cement, Manawar, Tonki, Madhya Pradesh, India
<b>Site Office 2:</b>	200 MLD, Bhamra Askhed, WTP Towar, Wajan Kata , Chakan Alandi Road, Pune – 410501, Maharashtra, India
<b>E-Mail :</b>	<a href="mailto:vjgotewtp@gmail.com">vjgotewtp@gmail.com</a>

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Natraj Bhagwanrao Gote
<b>Designation :</b>	Proprietor
<b>Address :</b>	At Bivari, Post Uruli kanchan, Haveli, Pune – 412110, Maharashtra, India
<b>Date of Birth/Age :</b>	26.07.1982
<b>Qualification :</b>	MA, MSC
<b>Experience :</b>	14 Year
<b>Pan No.:</b>	AJYYPG1270D

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Dhanashri Vilas Jamdar
<b>Designation :</b>	Jr. Accountant

**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged as a Government Contractor for PWD Civil Construction. [Confirmed by Management]
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Others [RTGS/NEFT]
<b>Purchasing :</b>	Others [RTGS/NEFT]

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	R B Tupe and Sons		
	<b>Name of the Person (Designation):</b>	Mr. Vikas Rohidas Tupe (Proprietor)		
	<b>Contact Number:</b>	91-20-26999268/ 26999956 91-9823078078		
	<b>Since how long known:</b>	4 Years		
	<b>Maximum limit dealt:</b>	INR 100.000 Million		
	<b>Experience:</b>	<b>Payment Behaviour</b>	<b>Market Goodwill</b>	<b>Overall</b>
		Good	Good	Good
<b>Remark</b>	As confirmed by Mr. Vikas Rohidas Tupe (Proprietor) that they are satisfied with the subject company transaction			
<b>Customers :</b>	<b>Reference:</b>	Kirloskar Brothers Limited		
	<b>Name of the Person (Designation):</b>	Mr. Nilesh Bombale (Division Manager)		
	<b>Contact Number:</b>	91-8380083241		

	<b>Since how long known:</b>	5 Years		
	<b>Maximum limit dealt:</b>	INR 350.000 Million		
	<b>Experience:</b>	<b>Product Quality</b>	<b>Delivery Behaviour</b>	<b>Overall</b>
		Good	Good	Good
<b>Remark</b>	As confirmed by Mr. Nilesh Bombale (Division Manager) that they are satisfied with the subject company transaction.			
<b>No. of Employees :</b>				
89 [Approximately] [In Office: 6 and In Branch: 80]				
<b>Bankers :</b>				
<b>Bank Name:</b>		Bank of India		
<b>Branch:</b>		A/D Uruli KAnchan Taluka Haweli, Pune, Maharashtra, India		
<b>Person Name (with Designation):</b>		Mr. Pankaj Kumar Sinha (Chief Manager)		
<b>Contact Number:</b>		91-20-26926135/ 26926235		
<b>Name of Account Holder:</b>		V J GOTE BROTHERS		
<b>Account Number:</b>		060830110000062		
<b>Account Since (Date/ Year of A/c Opening):</b>		2010		
<b>Average Balance Maintained (Optional):</b>		--		
<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>		Cash Credit = INR 75.000 Million B.G = INR 20.000 Million		
<b>Account Operation:</b>		Current Account		
<b>Remarks:</b>		As confirmed by Mr. Pankaj Kumar Sinha (Chief Manager) that they are satisfied with the subject companies banking transaction.		
<b>Facilities :</b>				
<b>Secured Loan</b>		<b>31.03.2018 (INR in Million)</b>	<b>31.03.2017 (INR in Million)</b>	
CC-62		53.473	0.000	
Bank of India Loan 7631/ 768		0.304	0.295	
Bank of India A/c No.762/ 767		0.985	0.922	
BOI Loan A/c 060870210000009		0.000	0.538	
Deutsche Bank Business Loan A/c (INR 5.000 Million)		5.000	0.000	
Gold Loan A/c		1.700	0.000	
HDFC Bank Loan-Batching Plant		0.231	0.745	
HDFC Bank Loan-DG Set 25 KVA		0.000	0.072	
HDFC Bank Loan-DG Set 82.5 KVA		0.000	0.134	
HDFC Bank Loan-MH-12-KP-3642		0.272	0.877	
HDFC Bank Loan-MH-12 LT 2442		0.218	1.042	
HDFC Bank Loan-MH-12 LT 2443		0.218	1.042	

	HDFC Bank Loan-MH-12 LT 2444	0.218	1.042
	HDFC Bank Loan-MH-12 LT 2445	0.218	1.042
	HDFC Bank Loan-MH-12 LT 2446	0.218	1.042
	HDFC Bank Loan-Vibr. Compactor	0.253	0.813
	HDFC Bank Loan-Volvo Excavator	1.074	3.443
	HDFC Bank Limited-Business Loan (INR 4.000 Million)	3.134	4.000
	HDFC Bank Limited-Loan (EX-200)	0.471	1.271
	HDFC Loan Con. Pump	1.924	0.000
	HDFC Loan Mixer (Hywa 2445)	0.263	0.647
	HDFC Loan Mixer (Hywa 2446)	0.263	0.647
	LIC Loan	0.000	0.247
	Loan Against FD	0.000	0.499
	RBL Bank Limited (INR 3.000 Million)	2.153	3.000
	<b>Total</b>	<b>72.590</b>	<b>23.360</b>

<b>Auditors :</b>													
<b>Name :</b>	Jagtap and Jagtap LLP Chartered Accountants												
<b>Address :</b>	Office No. 431, 4th Floor , Amanora Chambers, Opposite Cinopolis Mall, Hadapsar, Pune, Maharashtra, India												
<b>Tel. No.:</b>	91-20-67274513												
<b>Email:</b>	<a href="mailto:jagtap.ack@gmail.com">jagtap.ack@gmail.com</a>												
<b>Memberships :</b>	Not Available												
<b>Collaborators :</b>	Not Available												
<b>Sister Concerns :</b>	<table border="1"> <tbody> <tr> <td colspan="2"><b>Jitesh Earth Movers</b></td> </tr> <tr> <td><b>Address :</b></td> <td>Biwari, Haweli, Pune, Maharashtra, India</td> </tr> <tr> <td><b>Line of Business :</b></td> <td>Earth Work</td> </tr> <tr> <td colspan="2"><b>Gote Brothers Infra. Private Limited</b></td> </tr> <tr> <td><b>Address :</b></td> <td>A/P Biwari, Haweli, Pune, Maharashtra, India</td> </tr> <tr> <td><b>Line of Business :</b></td> <td>Civil Contractor</td> </tr> </tbody> </table>	<b>Jitesh Earth Movers</b>		<b>Address :</b>	Biwari, Haweli, Pune, Maharashtra, India	<b>Line of Business :</b>	Earth Work	<b>Gote Brothers Infra. Private Limited</b>		<b>Address :</b>	A/P Biwari, Haweli, Pune, Maharashtra, India	<b>Line of Business :</b>	Civil Contractor
<b>Jitesh Earth Movers</b>													
<b>Address :</b>	Biwari, Haweli, Pune, Maharashtra, India												
<b>Line of Business :</b>	Earth Work												
<b>Gote Brothers Infra. Private Limited</b>													
<b>Address :</b>	A/P Biwari, Haweli, Pune, Maharashtra, India												
<b>Line of Business :</b>	Civil Contractor												

**CAPITAL STRUCTURE**

**AS ON 31.03.2018 [Tentative]**

<b>PARTICULARS</b>	<b>INR in Million</b>	<b>PARTICULARS</b>	<b>INR in Million</b>
--------------------	-----------------------	--------------------	-----------------------

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

To Withdrawals	1.986	By Opening Balance	24.175
To Society Maintenance	0.040		
To TDS 15-16	1.608	By Net Profit/ (Loss)	12.826
To Life Insurance	0.100		
<b>To Closing Balance C/d</b>	<b>33.267</b>		
<b>TOTAL</b>	<b>37.001</b>	<b>TOTAL</b>	<b>37.001</b>

**FINANCIAL DATA**  
*[all figures are in INR Million]*

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018 [Tentative]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account	33.267	24.175	15.548
2] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>33.267</b>	<b>24.175</b>	<b>15.548</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	72.590	23.360	21.816
2] Unsecured Loans	23.909	20.455	13.248
3] Bank OD A/c	0.000	18.000	17.524
<b>TOTAL BORROWING</b>	<b>96.499</b>	<b>61.815</b>	<b>52.588</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>129.766</b>	<b>85.990</b>	<b>68.136</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress	16.931	20.694	25.224
	0.000	0.000	0.000
<b>INVESTMENT</b>	7.891	1.889	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	16.948	17.448	2.560
Sundry Debtors	99.565	97.049	55.844
Cash & Bank Balances	0.826	0.625	5.464
Other Current Assets	2.451	2.861	2.697
Loans & Advances	37.846	8.754	4.768
<b>Total Current Assets</b>	<b>157.636</b>	<b>126.737</b>	<b>71.333</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	34.650	54.179	20.101
Other Current Liabilities	10.394	1.040	0.595
Provisions	7.648	8.111	7.725
<b>Total Current Liabilities</b>	<b>52.692</b>	<b>63.330</b>	<b>28.421</b>
<b>Net Current Assets</b>	<b>104.944</b>	<b>63.407</b>	<b>42.912</b>
<b>MISCELLANEOUS EXPENSES</b>	0.000	0.000	0.000
<b>TOTAL</b>	<b>129.766</b>	<b>85.990</b>	<b>68.136</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**PROFIT & LOSS ACCOUNT**

	PARTICULARS			31.03.2018 [Tentative]
	<b>SALES</b>			
	Income			222.721
	Other Income			1.540
	<b>TOTAL</b>			<b>224.261</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Goods Sold			134.448
	Direct Expenses			47.651
	Advertisement			0.019
	Salary and Bonus			9.709
	Conveyance and Petrol Expenses			0.454
	Commission			0.039
	Donation			0.021
	Professional Fees			0.617
	Insurance			0.330
	Telephone Expenses			0.141
	Electricity Charges			0.067
	Rent			0.989
	Staff Welfare			0.693
	Security Charges			0.007
	Loan Processing Fees			0.825
	Office Expenses			0.342
	Misc. Expenses			0.476
	Penalty Charges			0.149
	Property Tax			0.016
	<b>TOTAL</b>			<b>196.993</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>			<b>27.268</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			8.550
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>			<b>18.718</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			5.892
	<b>PROFIT/ (LOSS) NET PROFIT FOR THE YEAR</b>			<b>12.826</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>		
	Income	214.139	197.026
	Other Income	0.186	0.021
	<b>TOTAL</b>	<b>214.325</b>	<b>197.047</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Goods Sold	109.202	51.219
	<b>Direct Expenses</b>		
	Daily Wages and Labour Charges A/c	8.036	0.000
	Driver Bhatta (Pune)	0.983	0.000
	Diesel and Oil Expenses A/c	0.000	40.771
	Diesel and Road Maintenance	0.000	14.260
	Machinery Hire Charges Ac/	11.133	0.000
	Repairs and Maintenance for Vehicles	2.690	4.479
	Site Expenses (BAIF)	0.214	0.408
	Site Expenses-WTP Kuruli Chakan	0.398	0.000
	Site Expenses Ac/	0.644	0.000
	Sub Contract A/c	30.243	32.815
	Loading and Cartage Cost for Steel	0.113	0.000
	Loading Unloading Charges	0.036	0.000
	Quality Testing Expenses	0.297	0.000
	Royalti Charges	0.471	0.000
	Other Expenses	0.000	16.057
	<b>Indirect Expenses</b>		
	Advertisement	0.000	0.044
	Accountant Salary A/c	0.000	0.313
	Business Pramotion Expenses	0.091	0.000
	Driver Bhatta (Pune)	0.213	0.000
	Driver Salary Expenses A/c	0.000	1.704
	Indirect Expenses (Chakan Site)	0.025	0.000
	Indirect Expenses (Kolad Site)	0.451	0.000
	Office Expenses	0.110	0.000
	Room Rent (Site Employees)	0.630	0.000
	Salary Expenses	10.896	2.451
	Security Expenses A/c	0.389	0.000
	Travelling and Conveyance	0.219	0.272
	Transport Expenses A/c	8.181	0.016
	Books and Periodicals	0.019	0.000
	Building Cess A/c	0.107	0.000
	Computer AMC Charges	0.011	0.000
	Consultancy Charges	0.290	0.059
	Conveyance Expenses A/c	0.307	0.265
	Donation Expenses	0.033	0.000
	Electricity Expenses	0.013	0.000

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	E.P.F. A/c		0.515	0.210
	Facilitation Charges A/c		0.000	0.225
	Insurance of Vehicles and Machinery		0.047	0.000
	I Tax Audit		0.025	0.000
	IT Audit Fees A/c		0.000	0.015
	Lab Testing Charges A/c		0.057	0.000
	Loan Processing Charges		0.277	0.238
	Office Rent A/c		0.171	0.037
	Office Rent Expenses A/c		0.000	0.172
	Other Expenses		0.183	0.037
	PF Consultancy Charges		0.000	0.010
	Printing and Stationery Expenses		0.172	0.097
	Professional Fees A/c		0.000	0.035
	Prof Tax Emp A/c		0.030	0.003
	Security Guard A/c		0.000	0.223
	Service Tax Expenses		0.000	0.146
	Service Tax Paid A/c		0.000	5.361
	Site Room Rent A/c		0.000	0.302
	Survey Charges		0.421	0.040
	Staff Welfare		0.627	0.242
	Tender Fees		0.000	0.243
	Telephone and Mobile Expenses A/c		0.300	0.133
	Testing Fees A/c		0.000	0.060
	Training to Staff		0.040	0.000
	Vat		0.584	0.000
	Vat Audit Fees		0.015	0.015
	Cat Paid A/c		0.000	1.504
	Vat Penalty (Late Payment)		0.020	0.000
	Vat Prof. Fees		0.015	0.000
	Vehicle Insurance A/c		0.000	0.028
	Vehicle Insurance A/c		0.670	0.964
	W.C. Policy Insurance Premium		0.135	0.000
	W C T A/C-2%		0.213	0.000
	Website Expenses		0.000	0.003
	<b>TOTAL</b>		<b>190.962</b>	<b>175.476</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>		<b>23.363</b>	<b>21.571</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>		<b>4.874</b>	<b>3.591</b>
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>		<b>18.489</b>	<b>17.980</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>		<b>7.955</b>	<b>10.130</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	<b>PROFIT/ (LOSS) BEFORE TAX</b>		<b>10.534</b>	<b>7.850</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 [Tentative]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	163.17	165.42	103.45
Account Receivables Turnover (Income / Sundry Debtors)	2.24	2.21	3.53
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	94.07	181.09	143.24
Inventory Turnover (Operating Income / Inventories)	1.61	1.34	8.43
Asset Turnover (Operating Income / Net Fixed Assets)	1.61	1.13	0.86

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 [Tentative]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.82	0.84	0.84
Debt Equity Ratio (Total Liability / Networth)	2.90	2.56	3.38
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.30	3.47	2.68
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.51	0.86	1.62
Interest Coverage Ratio (PBIT / Financial Charges)	3.19	4.79	6.01

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2018 [Tentative]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Net Profit Margin [(PAT / Sales) * 100]	%	5.76	4.92	3.98

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Return on Total Assets ((PAT / Total Assets) * 100)	%	7.03	7.05	8.13
Return on Investment (ROI) ((PAT / Networth) * 100)	%	38.55	43.57	50.49

**SOLVENCY RATIOS**

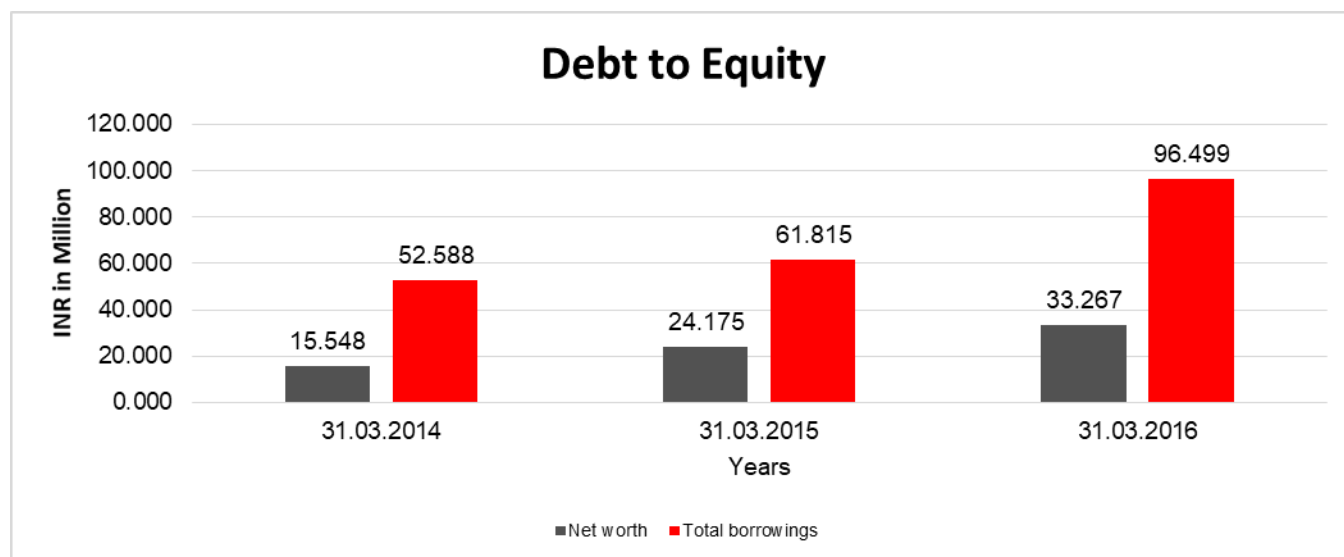
PARTICULARS	31.03.2018 [Tentative]	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.06	1.51	1.71
Quick Ratio (Current Assets – Inventories) / Current Liabilities)	1.84	1.30	1.65
G-Score Ratio Financial (Networth / Total Assets)	0.18	0.16	0.16
G-Score Ratio Debt (Debts / Equity Capital)	2.90	2.56	3.38
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.06	1.51	1.71

*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**

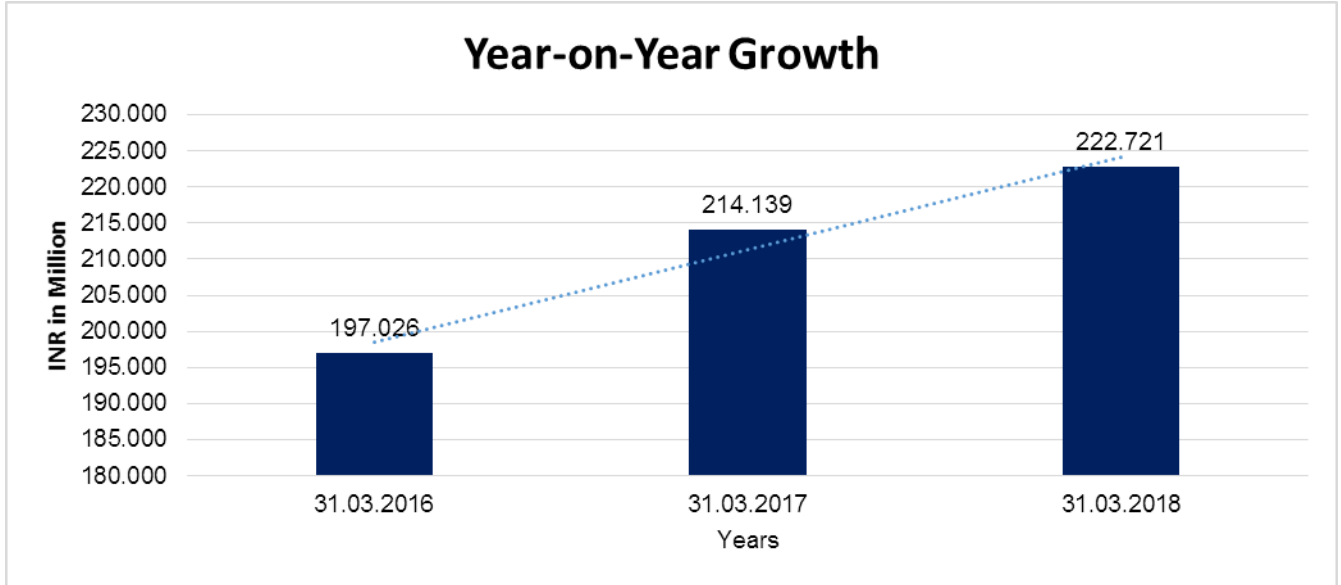
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital Account	15.548	24.175	33.267
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>15.548</b>	<b>24.175</b>	<b>33.267</b>
Secured Loans	21.816	23.360	72.590
Unsecured Loans	13.248	20.455	23.909
Bank OD	17.524	18.000	0.000
<b>Total borrowings</b>	<b>52.588</b>	<b>61.815</b>	<b>96.499</b>
<b>Debt/Equity ratio</b>	<b>3.382</b>	<b>2.557</b>	<b>2.901</b>



**YEAR-ON-YEAR GROWTH**

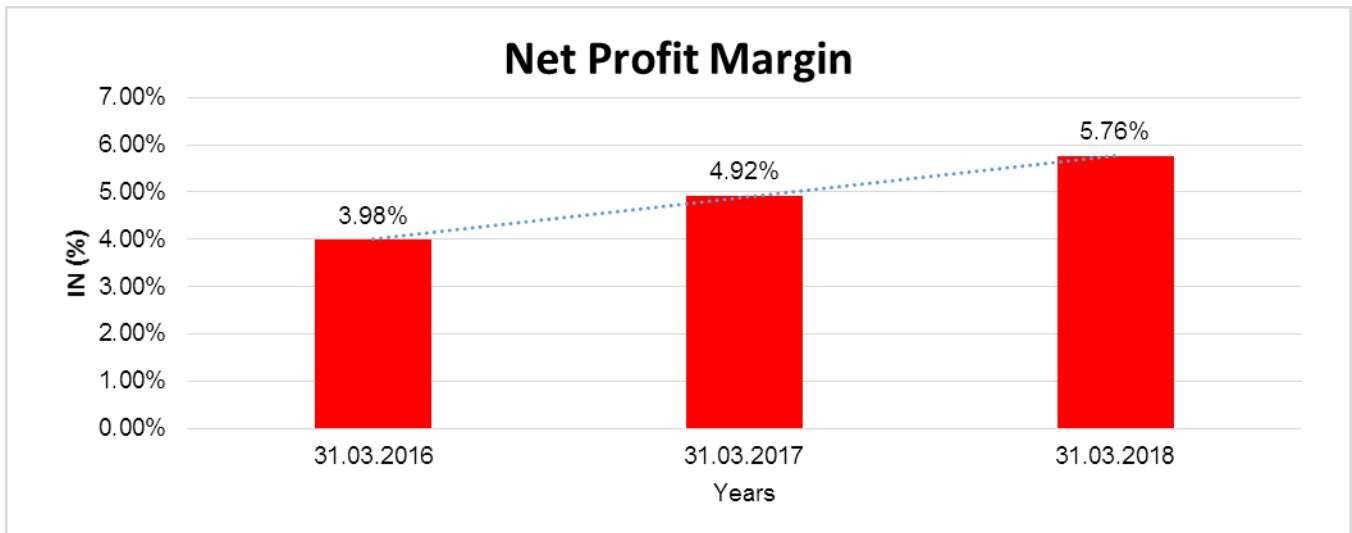
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	197.026	214.139	222.721
	<b>8.686</b>	<b>4.008</b>	

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	197.026	214.139	222.721
Profit	7.850	10.534	12.826
	<b>3.98%</b>	<b>4.92%</b>	<b>5.76%</b>



**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**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	Yes
5	Buyer visit details	Yes
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	Yes
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes
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	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**OBSERVATION POINTS**

<b>Name of Company :</b>	V.J.GOTE BROTHERS
<b>Address :</b>	Office No.202, 2 <sup>nd</sup> Floor, Vishal Enclave, Above Bank of Maharashtra, Fatima Nagar, Wanovarie, Pune – 411040, Maharashtra, India
<b>Contact No.:</b>	91-9850253125
<b>Person to whom we met:</b>	Staff [Name not divulged]
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark:</b>	Above Bank of Maharashtra
<b>Total Floors of the Building :</b>	3 Floors
<b>Subject situated on:</b>	2 <sup>nd</sup> Floor
<b>Locality:</b>	Commercial
<b>Area of premises :</b>	1800 Sq. Ft.
<b>Area :</b>	Upmarket
<b>No. of employees seen at premises:</b>	06 [Approx.]
<b>Visibility of Item:</b>	Telephone Fax Machine Computer Air Conditioner Office Equipment Xerox Machine
<b>Neighbour's Interview:</b>	On inquiry with Mr. Deepak (Staff) from "Eureka Forbes" and Mr. Shrikant (Staff) from "Spark Gym", they both confirmed the existence of the subject on the given address.
<b>Proof of visit:</b>	Photos

**UNSECURED LOAN**

<b>PARTICULARS</b>	<b>31.03.2018 (INR in Million)</b>	<b>31.03.2017 (INR in Million)</b>
28366	4.225	0.000
3820	3.649	0.000
6870	10.713	0.000
Bhagwan Gote	0.000	9.211
Dinesh Devkar	0.350	0.150
Ganesh Pawar (Tanpure Sir Bunglow)	(0.266)	1.000
Jitesh B Gote	0.000	4.926
Gaurav Martal	0.300	0.000
Lokesh Bhau Kankate	0.230	0.230
Vijayshingh	0.000	(0.170)
Mate Vijysingh	(0.170)	0.000
Anita Gote	0.579	0.150
Aparna Gote	0.380	0.180
Aruna Gote	(0.023)	(0.023)
Priyanka Gote	0.384	0.184
Shaila Gote-SB 14677	2.070	1.669
Vaishnavi Gote	0.403	0.061
Vitthal Shitole	(0.025)	(0.025)
Sagar Gote	1.110	1.110
Vitthalro J. Gote	0.000	1.802
<b>TOTAL</b>	<b>23.909</b>	<b>20.455</b>

**COMPUTATION OF TOTAL INCOME**

**V J GOTE BROTHERS**

(INR IN MILLION)

<b><u>PARTICULARS</u></b>	<b>31.03.2017</b>		
	<b>Amount Invested</b>	<b>Qualified Amount</b>	
<b>HEADS OF INCOME</b>			
Profits/gains of business/profession			10.592
Income from other sources			0.008
<b>Gross Total Income</b>			<b>10.600</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Less: Deduction under chapter VI-A - 80C			
LIC	0.317		
	-----		
	0.317	0.150	
		-----	
Restricted to		0.150	
80TTA	0.004	0.004	
		-----	<b>0.154</b>
			-----
<b>Net Taxable income</b>			<b>10.446</b>
Rounded off to			10.446
Agricultural income			0.220
<b>TAX POSITION</b>			
Tax payable on income of INR 10.666 million			3.025
Less: Rebate on agricultural income of INR 2.200 million			0.022
			-----
			3.003
Add: Surcharges @15% (restricted to)			0.312
Add: Education cess @2%			0.066
Add: Secondary education cess @1%			0.033
			-----
<b>Net Tax Payable</b>			<b>3.414</b>
Less: Tax deducted/collected at source			
TDS on section 194C		1.926	
TDS on section 194IA		0.021	
		-----	1.947
			-----
			1.467
Add: Interest payable			
u/s 234B		0.103	
u/s 234B		0.074	0.177
		-----	
			1.644
			-----
<b>Balance Payable (Rounded off)</b>			<b>1.644</b>

## **ASSESSMENT OF WORKING CAPITAL REQUIREMENT** **OPERATING STATEMENT**

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

(INR IN MILLION)

Particulars	OPERATING YEARS		
	31.03.2019 [Projected]	31.03.2020 [Projected]	31.03.2021 [Projected]
<b>Sales (Net of returns)</b>			
a) Domestic sales	515.502	695.928	784.595
b) Other operating income	0.150	0.150	0.150
c) Export sales	--	--	--
Less: Excise duty	--	--	--
<b>Net Sales</b>	<b>515.652</b>	<b>696.078</b>	<b>784.745</b>
<b>Cost of Sales</b>			
Raw Material including stores cons.			
Purchases	270.500	388.000	435.000
Other spaces	0.000	0.000	0.000
Power and fuel	0.000	0.000	0.000
Direct labour			
a) Wages to workers	149.614	172.800	189.000
Repairs and maintenance	0.000	0.000	0.000
Other mfg. expenses/R&D	0.000	0.000	0.000
<b>Sub Total</b>	<b>420.114</b>	<b>560.800</b>	<b>624.000</b>
Add: Opening stock in process	16.947	40.000	50.000
<b>Sub Total</b>	<b>437.061</b>	<b>600.800</b>	<b>674.000</b>
Less: Closing stock in process	40.000	50.000	45.000
<b>Cost of production</b>	<b>397.061</b>	<b>550.800</b>	<b>629.000</b>
Add: Opening stock of finished goods	--	--	--
<b>Sub Total</b>	<b>397.061</b>	<b>550.800</b>	<b>629.000</b>
Less: Closing stock of finished goods	--	--	--

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

<b>Sub Total Cost of Sales</b>	<b>397.061</b>	<b>550.800</b>	<b>629.000</b>
Selling, general and expenses	44.985	53.696	69.328
Misc. expenses and prel. expenses w.off			
Op. Profit Before depreciation interest and tax	73.606	91.582	86.417
Interest cost of which			
a) Int on work cap. And STL	16.252	14.713	10.353
Depreciation	7.875	6.960	6.371
Operating profit before tax	49.479	69.909	69.693
Other non-Operating income/expenses	0.000	0.000	0.000
<b>Sub Total</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Profit Before Tax</b>	<b>49.479</b>	<b>69.909</b>	<b>69.693</b>
Provision for development rebate	--	--	--
Provision for current tax	10.881	23.638	15.5678
Provision for differed tax	--	--	--
Fringe benefit tax	--	--	--
<b>Net Profit</b>	<b>38.598</b>	<b>46.271</b>	<b>54.125</b>
<b>NET PROFIT RETAINED IN THE BUSINESS</b>	<b>38.598</b>	<b>46.271</b>	<b>54.125</b>

## ANALYSIS OF BALANCE SHEET

(INR IN MILLION)

Particulars	OPERATING YEARS		
	31.03.2019 [Projected]	31.03.2020 [Projected]	31.03.2021 [Projected]
<b>CURRENT LIABILITIES</b>			
Short term bank borrowing or cash credit			
a) Bank overdraft	100.000	100.000	100.000
b) From other banks	0.000	0.000	0.000

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

<b>Sub Total</b>	<b>100.000</b>	<b>100.000</b>	<b>100.000</b>
Other short term loans and borrowings	0.000	0.000	0.000
Deposits (Maturing in 1 year)	0.000	0.000	0.000
Unsecured loans	0.000	0.000	0.000
Advances/progress payments from customers/deposits received	0.000	0.000	0.000
Statutory liabilities (due in 1 year)	0.000	0.000	0.000
Instalments of term loans/DPG/debentures/PSC (due in 1 year)	0.000	0.000	0.000
Other current liabilities and provisions	15.250	26.380	33.460
Other short term provisions	7.150	26.380	3.460
Others	8.100	--	--
<b>Sub total</b>	<b>15.250</b>	<b>26.380</b>	<b>33.460</b>
Sundry creditors (Trade)	57.400	105.983	168.012
Interest accrued but not due	--	--	--
Provision for tax	10.881	23.638	15.568
Provision for dividend	--	--	--
<b>Total Current Liabilities</b>	<b>183.531</b>	<b>256.001</b>	<b>317.040</b>
<b>TERM LIABILITIES</b>			
Debenture (not maturing in 1 year)	0.000	0.000	0.000
Redeemable preference share capital maturing after 1 but before 12 years)	0.000	0.000	0.000
Term loans (repayable after 1 year)	0.000	0.000	0.000
Borrowings from directors friends, relatives(unsecured loan)	0.000	0.000	0.000
Deferred payment credit	0.000	0.000	0.000
Term deposits repayable after 1 year	7.150	7.717	0.000

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Other long term loans/term liabilities	0.000	0.000	0.000
<b>Total Term Liabilities</b>	<b>7.150</b>	<b>7.717</b>	<b>0.000</b>
<b>Net worth</b>			
Equity share capital			
a) Proprietors capital	9.326	9.326	9.326
b) Capital	30.320	36.909	56.727
Preference share capital (Maturity after 12 years)	0.000	0.000	0.000
General reserve	69.806	116.077	170.202
Revaluation reserve	0.000	0.000	0.000
Other reserve (excluding provision)	0.000	0.000	0.000
Share premi./ capital redemption	0.000	0.000	0.000
Deferred tax liability/ assets	0.000	0.000	0.000
Surplus or deficit in P&L a/c	0.000	0.000	0.000
<b>NET WORTH</b>	<b>109.452</b>	<b>162.312</b>	<b>236.255</b>
<b>TOTAL LIABILITIES</b>	<b>300.133</b>	<b>426.030</b>	<b>553.295</b>
<b>CURRENT ASSETS</b>			
Receivables other than deferred and export receivable (due in 1 year)	201.686	323.293	452.608
Export receivable	--	--	--
<b>Total Debtors</b>	<b>201.686</b>	<b>323.293</b>	<b>452.608</b>
Raw Material			
a. Imported	--	--	--
b. Indigenous	--	--	--
Work in process	40.000	50.000	45.000
Finished goods	--	--	--

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Stores and spares			
a. Imported	--	--	--
b. Indigenous	--	--	--
<b>Total Inventories</b>	<b>40.000</b>	<b>50.000</b>	<b>45.000</b>
Investments (other than long term investments e.g. sinking fund, gratuity fund, etc.			
a) Govt. and other trustee securities	0.000	0.000	0.000
b) FDs in banks	0.000	0.000	0.000
Interest accrued and due and installments of deferred receivables (due within 1 year)	0.000	0.000	0.000
Investments (other than long term interments e.g sinking fund, gratuity fund, etc.	0.000	0.000	0.000
Advances to suppliers of raw material/spares/stores consumables	0.000	0.000	0.000
Other current assets	12.400	14.500	23.400
<b>Total OTHER CURRENT ASSETS</b>	<b>12.400</b>	<b>14.500</b>	<b>23.400</b>
Advance tax paid	--	--	--
Cash and bank balance	1.747	1.197	1.618
<b>TOTAL CURRENT ASSETS</b>	<b>255.833</b>	<b>388.990</b>	<b>522.626</b>
<b>FIXED ASSETS</b>			
Gross block of F.A (including revaluation FA and addition to assets)	31.875	24.000	17.040
Revaluated fixed assets	0.000	0.000	0.000
Gross block including revaluated F.A	31.875	24.000	17.040
Accumulated depreciation	7.875	6.960	6.371
<b>Net Block</b>	<b>24.000</b>	<b>17.040</b>	<b>10.669</b>
Capital work in progress	--	--	--
<b>Net Fixed Assets</b>	<b>24.000</b>	<b>17.040</b>	<b>10.669</b>
Investments/Book debts/advances/deposits which are not current companies			

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

a) Investments into subsidiaries /affiliate companies (Investment/FD with bank/other)	20.300	20.000	20.000
<b>Other Non-Current Assets</b>			
Advances to suppliers of capital goods, spare and contractors of cap. Exp.	0.000	0.000	0.000
Deferred receivables maturing beyond one year	0.000	0.000	0.000
Non consumable stores	0.000	0.000	0.000
Other miscellaneous assets Including dues from directors	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>TOTAL ASSETS</b>	<b>300.133</b>	<b>426.030</b>	<b>553.295</b>

**COMPUTATION OF MAXIMUM PERMISSIBLE BANK FINANCE FOR  
WORKING CAPITAL**

(INR IN MILLION)

Particulars	OPERATING YEARS
	31.03.2019 [Projected]
Working capital gap	172.302
Actual/projected bank borrowing	100.000
<b>Total Current Liabilities</b>	<b>183.531</b>
Actual/projected net working capital	72.302
Minimum stipulated net working capital 25% III or I as the case may be	43.076
Item III – items VII	129.227
Item III – items VI	100.000
Maximum permissible bank finance	100.000
Excess borrowing if any	0.000

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

<b>Total Current Assets</b>	<b>255.833</b>
Less: Current liabilities (Other than bank borrowings)	83.531
Working capital	172.302
Actual/projected bank borrowings	100.000
<b>Total Current Liabilities</b>	<b>183.531</b>
25% WC gap in case of I method/ 25% of current assets in case of II method	43.076
Actual/projected net working capital	72.302
Minimum stipulated margin 25% of current assets/projected NWC (whichever is higher)	72.203
MPBF	100.000
Excess borrowing if any	0.000

**NETWORTH STATEMENT [TENTATIVE]**

**MR. NATRAJ BHAGWANRAO GOTE [PROPRIETOR]**

(INR IN MILLION)

SR NO.	DESCRIPTION	31.03.2018	
<b>A)</b>	<b>FIXED ASSETS</b>		
	1) Immovable Property		
	Property under construction	7.891	
	2) Depreciable Asset	20.694	
	<b>Add: Addition during the year</b>	2.129	
	<b>Less: Depreciation for the year</b>	5.892	
		-----	<b>24.822</b>
<b>B)</b>	<b>DEPOSITS</b>		<b>2.451</b>
<b>C)</b>	<b>NET WORKING CAPITAL</b>		
<b>1)</b>	<b>Current Assets</b>		
	Sundry Advances	99.565	
	Loans and Advances	31.274	
	Stock in Hand	16.947	
	Retention Money Receivable	4.939	
	TDS Receivable	1.634	

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	Cash and Bank Balance	0.827	
		-----	
	<b>Sub Total (1)</b>	<b>155.186</b>	
<b>2)</b>	<b>Current Liabilities</b>		
	Sundry Creditors	34.650	
	Expenses Payable	8.483	
	Duties and Taxes	9.560	
		-----	
	<b>Sub Total (2)</b>	<b>52.693</b>	
<b>3)</b>	<b>Net Working Capital (1) - (2)</b>		<b>102.493</b>
<b>D)</b>	<b>Less: SECURED LOANS</b>		
	From Banks and Financial Institutions		<b>72.590</b>
<b>E)</b>	<b>Less: UNSECURED LOANS</b>		<b>23.909</b>
<b>F)</b>	<b>PROPRIETOR'S FUND</b>		<b>33.267</b>
<b>G)</b>	<b>Less: Debit balance of Profit and Loss A/c</b>		<b>Nil</b>
			-----
<b>H)</b>	<b>NET WORTH</b>		<b>33.267</b>

**NETWORTH STATEMENT [TENTATIVE]**

**MR. JITESH BHAGWAN GOTE [GUARANTOR]**

(INR IN MILLION)

SR NO.	DESCRIPTION	31.03.2018	
		(Book Value)	(Market Value)
<b>A)</b>	<b>FIXED ASSETS</b>		
	1) Immovable Property		
	Flat at Wanowarle	8.566	9.558
	Agriculture Land	6.000	52.800
	Other Asset	0.413	0.413
	2) Depreciable Asset	3.510	3.510
	Add: Addition during the year	0.000	0.000
	Less: Depreciation for the year	0.643	0.643
		-----	-----
		<b>17.846</b>	<b>65.638</b>
<b>B)</b>	<b>Investment in Gold</b>	<b>0.700</b>	<b>1.400</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

<b>C)</b>	<b>NET WORKING CAPITAL</b>				
<b>1)</b>	<b>Current Assets</b>				
	Loans and Advances	10.383		10.383	
	Sundry Debtors	9.028		9.028	
	Cash and Bank Balance	0.228		0.228	
		-----		-----	
	<b>Sub Total (1)</b>	<b>19.639</b>		<b>19.639</b>	
<b>2)</b>	<b>Current Liabilities</b>				
	Sundry Creditors	14.206		14.206	
	Expenses Payable	0.185		0.185	
	Duties and Taxes	0.330		0.330	
		-----		-----	
	<b>Sub Total (2)</b>	<b>14.721</b>		<b>14.721</b>	
<b>3)</b>	<b>Net Working Capital (1) - (2)</b>		<b>4.918</b>		<b>4.918</b>
<b>D)</b>	<b>LESS: SECURED LOANS</b>				
	From Banks and Financial Institutions	8.313	<b>8.313</b>	<b>8.313</b>	<b>8.313</b>
<b>E)</b>	<b>LESS: UNSECURED LOANS</b>	0.000	0.000	0.000	0.000
<b>F)</b>	<b>PROPRIETOR'S FUND (A)+(B)+(C)-(D)-(E)</b>		<b>15.151</b>		<b>63.643</b>
<b>G)</b>	<b>NET WORTH</b>		<b>15.151</b>		<b>63.643</b>

**NETWORTH STATEMENT [TENTATIVE]**

**MR. SAGAR BHAGWANRAO GOTE [GUARANTOR]**

(INR IN MILLION)

SR NO.	DESCRIPTION	31.03.2018	
		(Book Value)	(Market Value)
<b>A)</b>	<b>FIXED ASSETS</b>		
	1) Immovable Property		
	Agriculture Land at Bhivari, Haveli, Pune	4.500	42.000
	Agriculture Land Pimpri Sandus, Pune	0.900	8.000
	Other Asset		

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	2) Depreciable Asset				
	Op WDV	2.981		2.981	
	Add: Addition during the year	0.000		0.000	
	Less: Depreciation for the year	0.447		0.447	
		-----	<b>4.953</b>	-----	<b>49.553</b>
<b>B)</b>	<b>INVESTMENT IN GOLD</b>		<b>0.600</b>		<b>1.400</b>
<b>C)</b>	<b>DEPOSITS WITH BANK</b>		<b>1.463</b>		<b>1.463</b>
<b>D)</b>	<b>NET WORKING CAPITAL</b>				
<b>1)</b>	<b>Current Assets</b>				
	Loans and Advances	1.792		1.792	
	Sundry Debtors	4.013		4.013	
	Stock in Hand	0.948		0.948	
	Cash and Bank Balance	0.552		0.552	
		-----		-----	
	<b>Sub Total (1)</b>	<b>7.305</b>		<b>7.305</b>	
<b>2)</b>	<b>Current Liabilities</b>				
	Sundry Creditors	4.639		4.639	
	Expenses Payable	0.094		0.094	
	Duties and Taxes	0.140		0.140	
		-----		-----	
	<b>Sub Total (2)</b>	<b>4.873</b>		<b>4.873</b>	
<b>3)</b>	<b>Net Working Capital (1) - (2)</b>		<b>2.432</b>		<b>2.432</b>
<b>E)</b>	<b>LESS: SECURED LOANS</b>				
	From Banks and Financial Institutions	4.977	<b>4.977</b>	4.977	<b>4.977</b>
<b>F)</b>	<b>LESS: UNSECURED LOANS</b>	2.161	<b>2.161</b>	2.161	<b>2.161</b>
<b>G)</b>	<b>PROPRIETOR'S FUND (A)+(B)+(C)+(D)-(E)-(F)</b>		<b>2.310</b>		<b>47.710</b>
<b>H)</b>	<b>NET WORTH</b>		<b>2.310</b>		<b>47.710</b>

**NETWORTH STATEMENT [TENTATIVE]**

**MR. VITTHAL JAYWANT GOTE [GUARANTOR]**

**(INR IN MILLION)**

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

SR NO.	DESCRIPTION	31.03.2018			
		(Book Value)		(Market Value)	
<b>A)</b>	<b>FIXED ASSETS</b>				
	1) Immovable Property				
	Agriculture Land at Bhivari, Haveli, Pune	8.000		28.500	
	Agriculture Land at Murkutenagar, Haveli, Pune	6.000		23.200	
	Other Asset				
	2) Movable Property				
	Opening Balance	1.734		1.734	
	Add: Addition during the year	0.000		0.000	
	Less: Depreciation for the year	0.260		0.260	
		-----	<b>15.474</b>	-----	<b>53.174</b>
<b>B)</b>	<b>INVESTMENT IN GOLD</b>		<b>0.500</b>		<b>1.400</b>
<b>C)</b>	<b>DEPOSITS – BANK FD</b>		<b>0.816</b>		<b>0.816</b>
<b>C)</b>	<b>NET WORKING CAPITAL</b>				
<b>1)</b>	<b>Current Assets</b>				
	Loans and Advances	7.672		7.672	
	Cash and Bank Balance	0.131		0.131	
		-----		-----	
	<b>Sub Total (1)</b>	<b>7.803</b>		<b>7.803</b>	
<b>2)</b>	<b>Current Liabilities</b>				
<b>3)</b>	<b>Net Working Capital (1) - (2)</b>		<b>7.803</b>		<b>7.803</b>
<b>E)</b>	<b>LESS: SECURED LOANS</b>				
	From Banks and Financial Institutions	2.374	<b>2.374</b>	2.374	<b>2.374</b>
<b>F)</b>	<b>LESS: UNSECURED LOANS</b>	0.992	<b>0.992</b>	0.992	<b>0.992</b>
			-----		-----
<b>G)</b>	<b>PROPRIETOR'S FUND (A)+(B)+(C)-(D)-(E)</b>		<b>21.227</b>		<b>59.827</b>
			-----		-----
<b>H)</b>	<b>NET WORTH</b>		<b>21.227</b>		<b>59.827</b>

**NETWORTH STATEMENT [TENTATIVE]**

**MR. BHAGWAN JYWANT GOTE [GUARANTOR]**

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

(INR IN MILLION)

SR NO.	DESCRIPTION	31.03.2018	
<b>A)</b>	<b>FIXED ASSETS</b>		
	1) Movable Property		
	Vehicle	1.498	
	2) Depreciable Asset		
	Add: Addition during the year	0.000	
	Less: Depreciation for the year	0.225	
		-----	<b>1.273</b>
<b>B)</b>	<b>NET WORKING CAPITAL</b>		
<b>1)</b>	<b>Current Assets</b>		
	Loans and Advances	8.557	
	Cash and Bank Balance	0.056	
		-----	
	<b>Sub Total (1)</b>	<b>8.613</b>	
<b>2)</b>	<b>Current Liabilities</b>		
<b>3)</b>	<b>Net Working Capital (1) - (2)</b>		<b>8.613</b>
<b>C)</b>	<b>LESS: SECURED LOANS</b>		
	From Banks and Financial Institutions	2.848	<b>2.848</b>
<b>D)</b>	<b>LESS: UNSECURED LOANS</b>		<b>0.000</b>
			-----
<b>F)</b>	<b>PROPRIETOR'S FUND (A)+(B)-(C)-(D)</b>		<b>7.038</b>
			-----
<b>F)</b>	<b>NET WORTH</b>		<b>7.038</b>

**NETWORTH STATEMENT [TENTATIVE]**

**MR. SHIVAJI VITTHLRAO GOTE [GUARANTOR]**

(INR IN MILLION)

SR NO.	DESCRIPTION	31.03.2018			
		(Book Value)		(Market Value)	
<b>A)</b>	<b>FIXED ASSETS</b>				
	1) Immovable Property				
	Agriculture Land at Bhivari, Haveli, Pune	1.500		7.000	

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	Agriculture Land at Sandus, Pimpari, Pune	0.700		8.000	
		-----	<b>2.200</b>	-----	<b>15.000</b>
<b>B)</b>	<b>INVESTMENT IN GOLD</b>		<b>0.700</b>		<b>1.400</b>
<b>C)</b>	<b>NET WORKING CAPITAL</b>				
<b>1)</b>	<b>Current Assets</b>				
	Cash and Bank Balance	0.168		0.168	
		-----		-----	
	<b>Sub Total (1)</b>	<b>0.168</b>		<b>0.168</b>	
<b>2)</b>	<b>Current Liabilities</b>	<b>0.000</b>		<b>0.000</b>	
			<b>0.168</b>		<b>0.168</b>
<b>3)</b>	<b>Net Working Capital (1) - (2)</b>				
<b>D)</b>	<b>SECURED LOANS</b>				
	From Banks and Financial Institutions		<b>0.000</b>		<b>0.000</b>
<b>E)</b>	<b>UNSECURED LOANS</b>		<b>0.000</b>		<b>0.000</b>
			-----		-----
<b>F)</b>	<b>PROPRIETOR'S FUND (A)+(B)+(C)-(D)-(E)</b>		<b>3.068</b>		<b>16.568</b>
			-----		-----
<b>G)</b>	<b>NET WORTH</b>		<b>3.068</b>		<b>16.568</b>

## VALUATION REPORT

### (GENERAL DETAILS)

<b>Name of the Owner</b>	<b>MR. RANOJI BABANRAO POKALE</b>
<b>Location, Street, Ward No.</b>	Open land situated in Residential Zone having N.A. Potential, Gat No. 47/5, Mauje Dhayari, Taluka Haveli, District Pune

<b>Fair Market Value</b>	<b>INR 56.400 Million</b>
<b>Realizable Sale Value</b>	<b>INR 50.760 Million</b>
<b>Distress Sale Value</b>	<b>INR 45.120 Million</b>
<b>Govt. Registration Value</b>	<b>INR 28.200 Million</b>

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**VALUATION REPORT**

**(GENERAL DETAILS)**

<b>Name of the Owner</b>	<b>MR. SHIVAJI VITTHALRAO GOTE AND MR. SAGAR BHAGVANTRAO GOTE </b>
<b>Location, Street, Ward No.</b>	N.A. Land situated at Gat No. 405, Mauje Pimpri Sandas, Taluka Haveli, District Pune
<b>Fair Market Value</b>	<b>INR 48.000 Million</b>
<b>Realizable Sale Value</b>	<b>INR 43.200 Million</b>
<b>Distress Sale Value</b>	<b>INR 38.400 Million</b>
<b>Govt. Registration Value</b>	<b>INR 44.000 Million</b>

**VALUATION REPORT**

**(GENERAL DETAILS)**

<b>Name of the Owner</b>	<b>MR. VITTHAL GOTE MR. BHAGWAN GOTE MR. GULABRAO GOTE</b>
<b>Location, Street, Ward No.</b>	Open Plot Situated at Gat No. 1028, Uruli Kanchan, Taluka Haveli, District Pune
<b>Fair Market Value</b>	<b>INR 9.109 Million</b>
<b>Realizable Sale Value</b>	<b>INR 8.654 Million</b>
<b>Distress Sale Value</b>	<b>INR 7.287 Million</b>
<b>Govt. Registration Value</b>	<b>INR 5.890 Million</b>

**FIXED ASSETS**

- Computer

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

- Plant and Machinery
- Furniture

**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 74.39
UK Pound	1	INR 98.30
Euro	1	INR 85.90

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	KMN
<b>Analysis Done by :</b>	VIK R
<b>Report Prepared by :</b>	ARC/SUD

**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)

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.