

MIRA INFORM REPORT

Report No. :	534855
Report Date :	15.10.2018

IDENTIFICATION DETAILS

Name :	AGS TRANSACT TECHNOLOGIES LIMITED (w.e.f. 20.07.2010)
Formerly Known As :	AGS TRANSACT TECHNOLOGIES PRIVATE LIMITED (w.e.f. 03.06.2010) AGS INFOTECH PRIVATE LIMITED
Registered Office :	601-602, Trade World, B-Wing, Kamala Mill Compound, Senapati Bapat Marg, Lower Parel, Mumbai-400013, Maharashtra
Tel. No.:	91-22-67812000
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	11.12.2002
Capital Investment / Paid-up Capital :	INR 1203.926 Million
CIN No.: [Company Identification No.]	U72200MH2002PLC138213
IEC No.: [Import-Export Code No.]	0303001526
PAN No.: [Permanent Account No.]	AAECA0901H
GSTN : [Goods & Service Tax Registration No.]	27AAECA0901H1Z6
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	The Company is in the business of supplying, installing and managing technology-based automation products and providing related services to its customers in Banking, Petroleum, Colour and Retail sectors. The Company also provides complete ATM Outsourcing, Intelligent Cash Deposit (ICD), cash burial

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	facility, ATM Managed Services, transaction switching and processing services to various banks, financial institutions and other companies. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :	A+
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Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>AGS Transact Technologies Limited is one of India's leading end-to-end payment solutions providers, with a spectrum of customised products instated with latest technology for the banking, retail and petroleum sectors. Its three major lines of businesses include banking automation solutions, banking payment solutions and automation solutions for the retail, petroleum and colour sectors.</p> <p>The company was incorporated in the year 2002 and is based in Mumbai, Maharashtra. It is an established company having good track record.</p> <p>As per Registrar of Companies the date of balance sheet (i.e., financial filed) is shown as 31.03.2018 but the documents related to the financial for the year 2018 are not available from any sources.</p> <p>As per available financials of 2017, the company has witnessed a growth in its revenue and has achieved profit margin at 0.69% (approx.).</p> <p>The company possesses robust financial profile marked by healthy net worth base along with comfortable debt level and favourable gap between trade payables to its trade receivables.</p> <p>The ratings takes into account AGSTTL's consistent revenue growth achieved from the banking segment due to addition of new ATMs to its portfolio, with the trend expected to continue in the near term as well.</p> <p>Fundamentals of the company are strong and healthy.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are</p>

	seems to be regular and as per commitments. In view of the aforesaid, the company can be considered for business dealings at usual trade terms and conditions
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NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	INDIA RATING
Rating	Long term rating = A-
Rating Explanation	Adequate degree of safety and low credit risk
Date	25.06.2018
Rating Agency Name	INDIA RATING
Rating	Short term rating = A1
Rating Explanation	Very strong degree of safety and carry lowest credit risk
Date	25.06.2018

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

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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 15.10.2018.

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

MANAGEMENT NON-COOPERATIVE (Tel. No.: 91-22-67812000)

Tel. No.:91-22-71818181 (Ringing)

LOCATIONS

Registered/ Head Office :	601-602, Trade World, B-Wing, Kamala Mill Compound, Senapati Bapat Marg, Lower Parel, Mumbai – 400013, Maharashtra, India
Tel. No.:	91-22-67812000
Fax No.:	91-22-24935384
E-Mail :	ravi_goyal@agsindia.com ravig@agsindia.com srini@agsindia.com
Website :	http://www.agsindia.com
Corporate Office :	14 th Floor, Tower – 3, Indiabulls Finance Center, S. B. Marg, Elphinstone Road (West), Mumbai – 400013, Maharashtra, India
Tel. No.:	91-22-71818181
Tech Support Centre :	Plot No. EL 201, TTC Industrial Area, Near Nelco, DNA Press, Mahape, Navi Mumbai – 400705, Maharashtra, India
Tel. No.:	91-22-61484000
Navi Mumbai – TRC :	Plot No. EL 81, TTC Industrial Area, MIDC, Mahape, Navi Mumbai – 400705, Maharashtra, India
Tel. No.:	91-22-49211000
Branch Office :	AGS House, Plot No. EL – 82-83, MIDC, TTC Industrial Area, Mahape, Navi

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	Mumbai – 400710, Maharashtra, India
Tel. No.:	91-22-45766666
Warehouse :	C/o. The Cotton Corporation of India Limited, Compartment 5, Ground Floor, Godown No. III, Plot No. S 5, Sector – KWC, Warehousing Complex, Kalamboli, Panvel – 410218, Maharashtra, India
Tel. No.:	91-22-64577341
Assembling Unit :	Survey No. 172/3, 173/3 and 173/4, Part – A, Ground Floor, Behind Olive Health Care, Atiyawad, Dabhel, Nani Daman – 396210, India
Branch Offices :	<p>Located at:</p> <p>North Zone</p> <ul style="list-style-type: none"> • Amritsar • Chandigarh • New Delhi • Jaipur • Jammu • Lucknow • Srinagar • Patna • Dehradun <p>East Zone</p> <ul style="list-style-type: none"> • Cuttack • Guwahati • Kolkata • Ranchi • Chhattisgarh <p>South Zone</p> <ul style="list-style-type: none"> • Bangalore • Chennai • Cochin • Hyderabad • Pondicherry <p>West Zone</p> <ul style="list-style-type: none"> • Ahmedabad • Indore • Pune • Surat • Goa • Vishakhapatnam

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Ravi Badrinarain Goyal		
Designation :	Managing Director		
Address :	C-3101, 31 st Floor, Beau Monde, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Maharashtra, India		
Date of Birth/Age :	02.05.1962		
Qualification :	B.E. (Electrical)		
Date of Appointment :	01.10.2008		
PAN No.:	AACPG0726F		
DIN No.:	01374288		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U15122MH2012PTC229263	WOW FOOD BRANDS PRIVATE LIMITED	04/04/2012	-
U24119KA1984PTC006178	INSTRUMENTS RESEARCH ASSOCIATES PRIVATE LIMITED	01/04/2010	-
U72200MH2006PTC161398	AGS SUNDYNE TECHNOLOGIES PRIVATE LIMITED	26/04/2006	-
U72900MH2007PLC172249	INDIA TRANSACT SERVICES LIMITED	18/09/2012	-
U72900MH2012PTC235603	AGS MEGA AUTOMATION SYSTEMS PRIVATE LIMITED	11/02/2013	-
U74120MH2012PLC230193	SECUREVALUE INDIA LIMITED	24/04/2012	-
U74999MH2003PTC139495	FILLON TECHNOLOGIES INDIA PRIVATE LIMITED	06/03/2003	-
U74999MH2018PTC303923	VINEHA ENTERPRISES PRIVATE LIMITED	10/01/2018	-
U91100MH2013NPL244942	CONFEDERATION OF ATM INDUSTRY	28/06/2013	-
Name :			
Mr. Badrinarain Kunjbihari Goyal			
Designation :			
Director			
Address :			
C-3101, 31 st Floor, Beau Monde, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Maharashtra, India			
Date of Birth/Age :			
09.05.1940			
Qualification :			
Electronics Diploma Engineer			
Date of Appointment :			
11.12.2002			
DIN No.:			
01679378			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U72900MH2007PLC172249	INDIA TRANSACT SERVICES LIMITED	27/07/2018	-
U74999MH2003PTC139495	FILLON TECHNOLOGIES INDIA PRIVATE LIMITED	19/05/2003	-
Name :			
Mrs. Anupama Ravi Goyal			
Designation :			
Director			
Address :			
C-3101, 31 st Floor, Beau Monde, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Maharashtra, India			
Date of Birth/Age :			
10.09.1965			

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Qualification :	M.A.		
Date of Appointment :	10.08.2012		
PAN No.:	AACPG0725G		
DIN No.:	02696453		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U72900MH2007PLC172249	INDIA TRANSACT SERVICES LIMITED	27/07/2018	-
U74999MH2018PTC303923	VINEHA ENTERPRISES PRIVATE LIMITED	10/01/2018	-
Name : Mr. Sudip Bandyopadhyay			
Designation : Director			
Address : Ansal Heights Flat No.1801, 18 th Floor, Block - B, Worli Naka, Mumbai - 400018, Maharashtra, India			
Date of Birth/Age : 06.04.1964			
Qualification : CA and Cost Accountant			
Date of Appointment : 16.09.2010			
DIN No.: 00007382			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
L74899HR1989PLC051918	OMAXE LIMITED	29/09/2016	-
L99999MH1986PLC039660	WALL STREET FINANCE LIMITED	23/11/2012	-
U65923KL2007PLC021180	JRG FINCORP LIMITED	30/09/2016	-
U65999MH2018PLC307208	INDITRADE HOUSING FINANCE LIMITED	27/03/2018	-
U67100KA2013PTC072702	LADDER HOLDINGS PRIVATE LIMITED	24/12/2013	-
U67190MH2016PLC306585	INDITRADE MICROFINANCE LIMITED	30/05/2017	-
U70109DL2006PLC149799	JAGDAMBA CONTRACTORS AND BUILDERS LIMITED	26/09/2017	-
U72900MH2007PLC172249	INDIA TRANSACT SERVICES LIMITED	12/03/2015	-
U74120MH2012PLC230193	SECUREVALUE INDIA LIMITED	12/03/2015	-
Name : Mr. Jagdish Capoor			
Designation : Director			
Address : 1601 Brooke Ville, 359 Mogul Lane, Mahim (West), Mumbai - 400016, Maharashtra, India			
Date of Birth/Age : 01.07.1939			
Qualification : B.Com and M. Com, Agra University			
Date of Appointment : 12.03.2015			
DIN No.: 00002516			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
L07010KA2004PLC033412	NITESH ESTATES LIMITED	27/09/2013	-
L65910KL1992PLC006623	MANAPPURAM FINANCE LIMITED	18/05/2012	-
L65922MH1989PLC052257	LIC HOUSING FINANCE LTD	24/07/2012	-
U65929TG2003PLC040648	SPANDANA SPHOORTY FINANCIAL LIMITED	14/06/2018	-
U65993DL2002PLC115769	ASSETS CARE & RECONSTRUCTION ENTERPRISE	17/09/2015	-

	LIMITED		
U66020MH2007PLC176066	LIC PENSION FUND LIMITED	21/11/2007	-
U67120MH2000PLC152193	HDFC SECURITIES LIMITED	20/06/2014	-
U67190MH2005PTC156119	QUANTUM TRUSTEE COMPANY PRIVATE LIMITED	16/04/2007	-
U67190MH2008PTC179718	LICHFL TRUSTEE COMPANY PRIVATE LIMITED	11/08/2010	-
Name :	Mr. Sivanandhan Dhanushkodi		
Designation :	Director		
Address :	1803, B Wing, Ashoka Towers, Ambedkar Road, Parel, Mumbai - 400012, Maharashtra, India		
Date of Birth/Age :	03.02.1951		
Date of Appointment :	12.03.2015		
DIN No.:	03607203		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
L01551KA1999PLC024991	UNITED SPIRITS LIMITED	24/09/2013	-
L17110MH1919PLC000628	FORBES & COMPANY LIMITED	21/08/2012	-
L65191PN1943PLC007308	RBL BANK LIMITED	30/08/2013	-
L70100PN1978PLC088972	KIRLOSKAR INDUSTRIES LIMITED	28/08/2017	-
U24100MH1977PLC019595	S.D.FINE CHEM LIMITED	02/03/2012	-
U27109WB1931PLC007010	EUREKA FORBES LTD	14/06/2013	-
U29219TG1980PLC002851	AQUAMALL WATER SOLUTIONS LIMITED	24/11/2012	-
U74900MH2016PTC273283	CCURE ONGO PRIVATE LIMITED	25/07/2016	-
U74900PN2011PTC138389	SEVENTEEN EVENTS PRIVATE LIMITED	27/03/2015	-
Name :	Mr. Vijay Chugh		
Designation :	Director		
Address :	Flat No. A-2602, Eldora Co-Operative Hosing Society, Hiranandani Garden, Technology Street, Near Hiranandani Hospital, Powai, Mumbai - 400076, Maharashtra, India		
Date of Birth/Age :	29.12.1954		
Qualification :	M.A., PGD in Business Administration		
Date of Appointment :	12.03.2015		
DIN No.:	07112794		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U65923KL2007PLC021180	JRG FINCORP LIMITED	03/08/2018	-
U67190MH2016PLC306585	INDITRADE MICROFINANCE LIMITED	28/05/2018	-
U72900MH2007PLC172249	INDIA TRANSACT SERVICES LIMITED	12/03/2015	-
U74120MH2012PLC230193	SECUREVALUE INDIA LIMITED	12/03/2015	-
Name :	Mr. Rahul Narain Bhagat		
Designation :	Director		
Address :	B-502, 5 th Floor, Vivarea, Sane Guruji Marg, Jacob Circle, Mumbai-400011, Maharashtra, India		
Date of Appointment :	07.06.2018		

DIN No.:	02473708		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U63040MH2001PLC131691	SOTC TRAVEL LIMITED	16/06/2017	-
U63090MH1992PTC070074	SOTC TRAVEL SERVICES PRIVATE LIMITED	18/07/2016	-
U74120MH2012PLC230193	SECUREVALUE INDIA LIMITED	07/06/2018	-
U74999MH2014NPL260102	WORLD MONUMENTS FUND INDIA ASSOCIATION	11/12/2014	-
U99999UR1928NPL002455	INDIAN PUBLIC SCHOOLS SOCIETY	22/10/2016	-

KEY EXECUTIVES

Name :	Ms. Sneha Prabhakar Kadam
Designation :	Company Secretary
Address :	B-306, Maitry Arcade, Opposite S.T. Depot Nalasopara West, Palghar, Thane-401203, Maharashtra, India
Date of Appointment :	17.08.2017
PAN No.:	BYAPK0312G
Name :	Mr. Lal Saurabh
Designation :	Chief Financial Officer
Address :	A-102, Parkwoods, G.B. Road, Behind D-Mart Kavesar, Thane-400615, Maharashtra, India
Date of Appointment :	16.08.2018
PAN No.:	ACLPL7895B

MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Shareholders	No. of Shares
Ravi Badrinarain Goyal	66460312
TPG Star SF Pte Limited, Singapore	31256852
Oriole Limited, Mauritius	19797412
AGSTTL Employees' Welfare Trust	1886000
Badrinarain Kunjbihari Goyal	750000

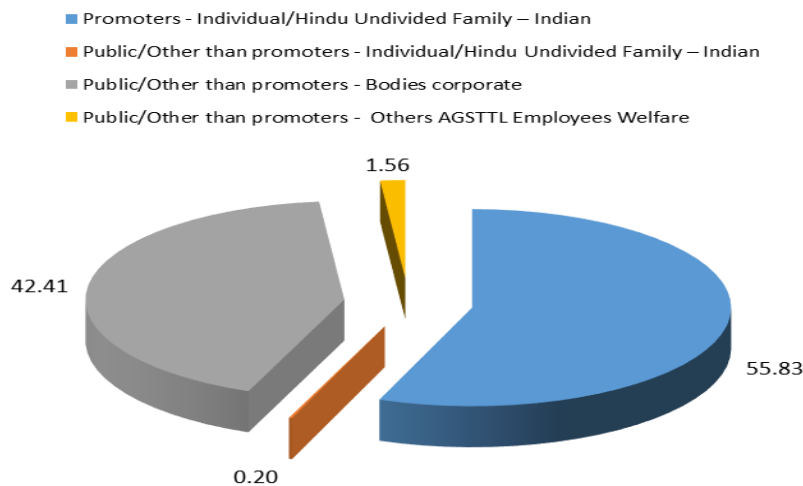
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Anand Agarwal		73920
V.C. Gupte		46000
Shailesh Shetty		36000
Vishnu Kamat		18000
Rajesh Shah		18000
Nikhil Patiyat		18000
Subrat Mishra		18000
Ravindra Deshpande		14000
Trinity Ventures		64
Anupama Ravi Goyal		16
Total		120392576

AS ON 16.08.2018

Equity Share Break up Category	Percentage
Promoters - Individual/Hindu Undivided Family – Indian	55.83
Public/Other than promoters - Individual/Hindu Undivided Family – Indian	0.20
Public/Other than promoters - Bodies corporate	42.41
Public/Other than promoters - Others AGSTTL Employees Welfare	1.56
Total	100.00

Share holding pattern



BUSINESS DETAILS

Line of Business : The Company is in the business of supplying, installing and managing

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	technology-based automation products and providing related services to its customers in Banking, Petroleum, Colour and Retail sectors. The Company also provides complete ATM Outsourcing, Intelligent Cash Deposit (ICD), cash burial facility, ATM Managed Services, transaction switching and processing services to various banks, financial institutions and other companies. [Registered Activity]	
Products / Services :	Item Code No. (ITC Code)	Product Description
	84729090	ATM
	84798921	BT - Tintmaster
	84713010	Point of sale machines
Brand Names :	Not Available	
Agencies Held :	Not Available	
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	Indusind Bank Limited

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	Branch	2401 Gen Thimmayya Road, Contonment, Pune-411001, Maharashtra, 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		
	Term loans from banks	1818.444	759.209
	Term loans from others	397.115	742.071
	SHORT TERM BORROWINGS		
	Working capital loans from banks	1210.322	1045.000
	Loans repayable on demand	1532.349	1794.613
	Total	4958.230	4340.893
Note:			
LONG TERM BORROWINGS			
Indian Rupee term loan from banks carry an interest rate in the range of 10.25% p.a. to 11.50% p.a. The loans are repayable as per the amortisation schedule spread over from 32 months to 55 months. Loans are secured by charge on specific contracts assets comprising of building, ATMs, specific contract receivables and other related equipments of assigned contract. Further, in the previous year one of the loan was guaranteed by the personal guarantee of the managing director of the company which is repaid during the year.			
SHORT TERM BORROWINGS			
(A) The above loans are secured by hypothecation of receivables and inventory and are re-payable on demand. These loans carry an interest rate as mentioned below: Working capital loans 10.05% to 10.50%			
(B) The above loans are secured by hypothecation of receivables and inventory and are re-payable on demand. These loans carry an interest rate as mentioned below: Working capital loans 10.05% to 10.50%			

Financial Institutions :	Hero Fincorp Limited, 34, Community Centre, Basant Lokvasant Vihar, New Delhi-110057, India
Auditors :	
Name :	S R Batliboi and Associates LLP Chartered Accountantss
Address :	The Ruby, 14 th Floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai, Maharashtra, India
Tel. No.:	91-22-61920000
Fax No.:	91-22-61921000
Income-tax PAN of auditor or auditor's firm :	ACHFS9118A
Memberships :	Not Available
Collaborators :	Not Available
Subsidiary Companies : (As on 2018)	<ul style="list-style-type: none"> Securevalue India Limited, India CIN No.: U74120MH2012PLC230193 India Transact Services Limited, India CIN No.: U72900MH2007PLC172249
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives : (As on 31.03.2017)	<ul style="list-style-type: none"> Instruments Research Associates Private Limited, India CIN No.: U24119KA1984PTC006178 AGS Sundyne Technologies Private Limited, India CIN No.: U72200MH2006PTC161398 Fillon Technologies India Private Limited, India CIN No.: U74999MH2003PTC139495 Global Transact Services Pte. Limited, Singapore AGSTTL Employees Welfare Trust, India Novus Technologies Pte Limited, Singapore

CAPITAL STRUCTURE

AS ON 16.08.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
150000000	Equity Shares	INR 10/- each	INR 1500.000 Million
10000000	Preference Shares	INR 10/- each	INR 100.000 Million
	Total		INR 1600.000 Million

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Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
120392576	Equity Shares	INR 10/- each	INR 1203.926 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	1203.926	1203.926	1203.926
(b) Reserves and Surplus	3543.864	3457.339	3401.251
(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	4747.790	4661.265	4605.177
(3) Non-Current Liabilities			
(a) long-term borrowings	2215.559	1501.280	1781.410
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long-term liabilities	50.069	39.015	70.810
(d) long-term provisions	154.882	119.869	71.187
Total Non-current Liabilities	2420.510	1660.164	1923.407
(4) Current Liabilities			
(a) Short-term borrowings	2742.671	2839.613	2327.788
(b) Trade payables	1949.875	1744.981	1725.542
(c) Other current liabilities	2045.495	1730.852	1602.565
(d) Short-term provisions	53.440	62.725	104.743
Total Current Liabilities	6791.481	6378.171	5760.638
TOTAL	13959.781	12699.600	12289.222
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3765.352	3518.111	3021.167
(ii) Intangible Assets	207.666	151.975	144.163
(iii) Tangible assets capital work-in-progress	524.702	263.646	525.860
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	1178.555	537.173	341.553
(c) Deferred tax assets (net)	196.069	149.064	136.722
(d) Long-term loans and advances	1420.251	1265.993	1428.667
(e) Other Non-current assets	531.765	629.248	423.722
Total Non-Current Assets	7824.360	6515.210	6021.854

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	1680.644	1877.864	1773.161
(c) Trade receivables	2942.257	2642.932	3396.857
(d) Cash and bank balances	90.146	69.520	227.680
(e) Short-term loans and advances	672.777	761.622	404.002
(f) Other current assets	749.597	832.452	465.668
Total Current Assets	6135.421	6184.390	6267.368
TOTAL	13959.781	12699.600	12289.222

PROFIT & LOSS ACCOUNT (STANDALONE)

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	12561.316	11442.423	11671.757
	Other Income	76.685	92.519	35.972
	TOTAL	12638.001	11534.942	11707.729
Less	EXPENSES			
	Cost of Materials Consumed	3176.867	3140.983	3797.626
	Purchases of Stock-in-Trade	50.131	83.420	534.391
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	28.289	67.292	(284.974)
	Employee benefit expense	995.171	853.647	709.935
	Other expenses	6740.579	6016.888	5188.342
	TOTAL	10991.037	10162.230	9945.320
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1646.964	1372.712	1762.409
Less	FINANCIAL EXPENSES	692.615	651.695	634.347
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	954.349	721.017	1128.062
Less	DEPRECIATION/ AMORTISATION	802.159	653.087	748.292
	PROFIT/ (LOSS) BEFORE TAX	152.190	67.930	379.770
Less	TAX	65.665	32.288	146.689
	PROFIT/ (LOSS) AFTER TAX	86.525	35.642	233.081
	EARNINGS IN FOREIGN CURRENCY			

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	F.O.B. Value of Exports	166.504	1.946	14.038
	TOTAL EARNINGS	166.504	1.946	14.038
	IMPORTS			
	Raw Materials	1166.893	683.215	351.330
	Components and spare parts	580.425	1689.967	2388.711
	Capital Goods	147.442	44.975	16.223
	TOTAL IMPORTS	1894.760	2418.156	2756.264
	Earnings / (Loss) Per Share (INR)			
	Basic	0.72	0.30	2.05
	Diluted	0.72	0.30	1.92

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	919.445	680.123	623.869
Net cash flows from (used in) operations	2271.371	1587.991	1262.473
Net cash flows from (used in) operating activities	1938.739	1402.119	1178.652

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365)	85.49	84.31	106.23
Account Receivables Turnover (Income / Sunday Debtors)	4.27	4.33	3.44
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	220.55	197.53	145.39
Inventory Turnover (Operating Income / Inventories)	0.98	0.73	0.99
Asset Turnover (Operating Income / Net Fixed Assets)	0.37	0.35	0.48

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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.71	0.67	0.66
Debt Equity Ratio <i>(Total Liability / Networth)</i>	1.24	1.08	1.03
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	1.43	1.37	1.25
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.95	0.84	0.80
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	2.38	2.11	2.78

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>[(PAT / Sales) * 100]</i>	%	0.69	0.31	2.00
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	0.62	0.28	1.90
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	1.82	0.76	5.06

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	0.90	0.97	1.09
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	0.66	0.68	0.78
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.34	0.37	0.37
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	4.88	4.17	3.93
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	0.90	0.97	1.09

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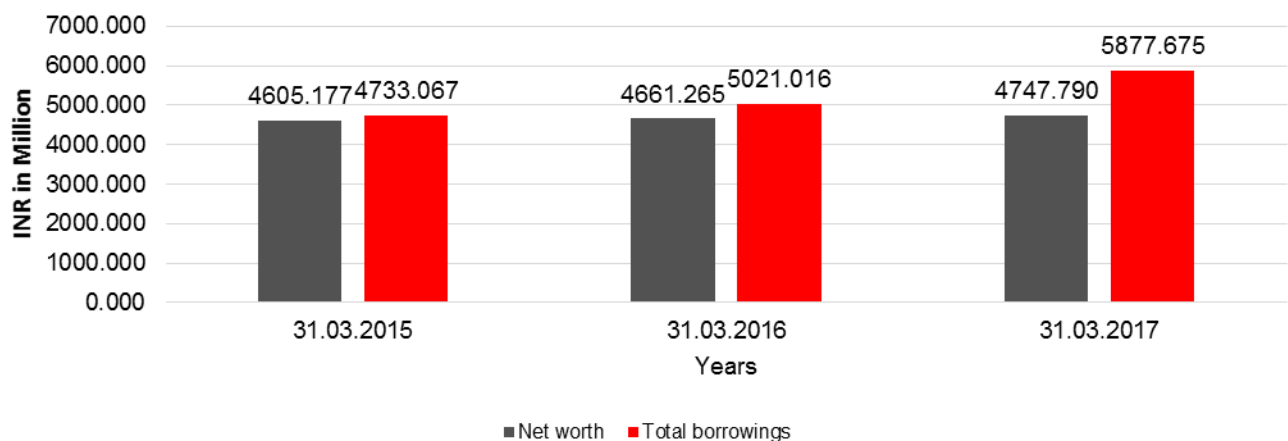
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	1203.926	1203.926	1203.926
Reserves & Surplus	3401.251	3457.339	3543.864
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	4605.177	4661.265	4747.790
Long-term borrowings	1781.410	1501.280	2215.559
Short term borrowings	2327.788	2839.613	2742.671
Current maturities of long-term debts	623.869	680.123	919.445
Total borrowings	4733.067	5021.016	5877.675
Debt/Equity ratio	1.028	1.077	1.238

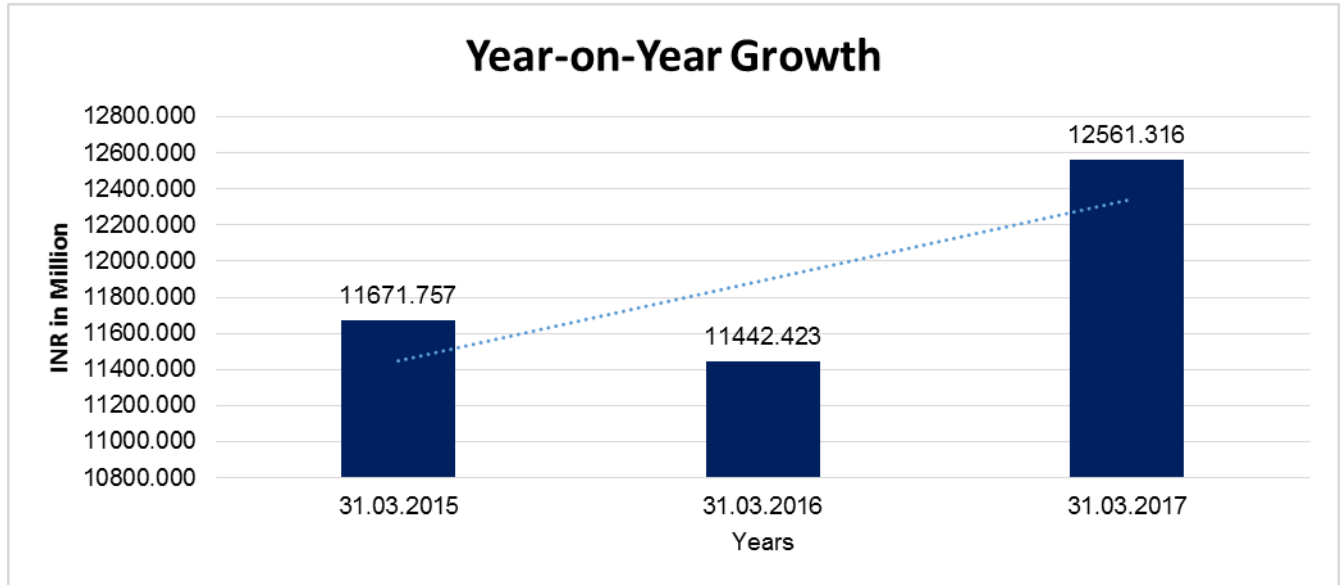
Debt to Equity



YEAR-ON-YEAR GROWTH

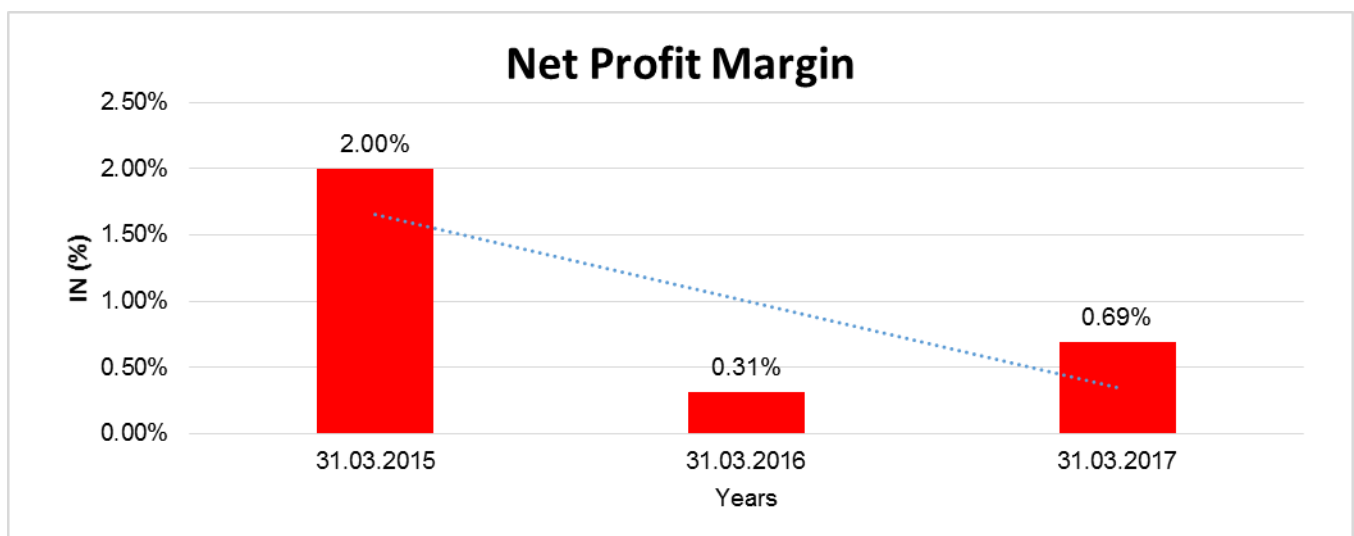
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	11671.757	11442.423	12561.316
		(1.965)	9.778

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	11671.757	11442.423	12561.316
Profit/ (Loss)	233.081	35.642	86.525
	2.00%	0.31%	0.69%



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ABRIDGED BALANCE SHEET (CONSOLIDATED)

SOURCES OF FUNDS		31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		1203.926	1203.926
(b) Reserves and Surplus		2763.227	2934.798
(c) Money received against share warrants		0.000	0.000
(d) Minority interest		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds		3967.153	4138.724
(3) Non-Current Liabilities			
(a) long-term borrowings		2542.417	1891.828
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long-term liabilities		55.225	52.136
(d) long-term provisions		209.618	146.945
Total Non-current Liabilities		2807.260	2090.909
(4) Current Liabilities			
(a) Short-term borrowings		2935.487	2919.730
(b) Trade payables		1983.622	1810.885
(c) Other current liabilities		2545.072	2075.447
(d) Short-term provisions		67.264	67.256
Total Current Liabilities		7531.445	6873.318
TOTAL		14305.858	13102.951
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		4761.264	4164.308
(ii) Intangible Assets		217.015	177.111
(iii) Tangible assets capital work-in-progress		783.597	318.941
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		220.101	157.493
(d) Long-term loans and advances		1502.400	1355.213
(e) Other Non-current assets		532.261	645.112
Total Non-Current Assets		8016.638	6818.178
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		1690.407	1899.127

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(c) Trade receivables		2989.438	2735.625
(d) Cash and bank balances		209.892	103.236
(e) Short-term loans and advances		524.460	620.847
(f) Other current assets		875.023	925.938
Total Current Assets		6289.220	6284.773
TOTAL		14305.858	13102.951

PROFIT & LOSS ACCOUNT (CONSOLIDATED)

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Total Revenue from operations	13531.735	11924.551
	Other Income	113.203	107.796
	TOTAL	13644.938	12032.347
Less	EXPENSES		
	Cost of Materials Consumed	3097.175	3130.807
	Purchases of Stock-in-Trade	94.717	120.040
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	41.145	56.137
	Employee benefit expense	2252.174	1791.343
	Other expenses	6430.479	5636.690
	TOTAL	11915.690	10735.017
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1729.248	1297.330
Less	FINANCIAL EXPENSES	767.759	710.451
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	961.489	586.879
Less	DEPRECIATION/ AMORTISATION	1005.697	761.965
	PROFIT/ (LOSS) BEFORE TAX	(44.208)	(175.086)
Less	TAX	116.795	49.283
	PROFIT/ (LOSS) AFTER TAX	(161.003)	(224.369)
	Earnings / (Loss) Per Share (INR)		
	Basic	(1.34)	(1.87)
	Diluted	(1.34)	(1.87)

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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	No
8	Designation of contact person	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	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	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	Yes
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

COMPANY OVERVIEW

The Company is a company domiciled in India and incorporated under the provisions of the Companies Act, 1956. The Company is in the business of supplying, installing and managing technology-based automation products and providing related services to its customers in Banking, Petroleum, Colour and Retail sectors. The Company also provides complete ATM Outsourcing, Intelligent Cash Deposit (ICD), cash burial facility, ATM Managed Services, transaction switching and processing services to various banks, financial institutions and other companies.

INDEX OF CHARGE:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Amount	Address
1	G84479708	100170587	HERO FINCOR P LIMITED	28/03/2018	-	375000000.0	34, COMMUNITY CENTRE, BASANT LOKVASANT VIHARNEW DELHIDe110057IN
2	G92044254	100187405	INDUSIND BANK LTD.	31/01/2018	-	1200000000.0	2401 GEN THIMMAYYA ROADCONTONMENTPUNEM a411001IN
3	G55006175	100125564	The Karur Vysya bank Limited	06/09/2017	-	500000000.0	Plot No. 34, Unit 1 & 2, Everest Grande, Mahakali Caves Road, Andheri Mumbai MH400093IN
4	G47696653	100107760	INDUSIND BANK LTD.	08/06/2017	-	600000000.0	2401 GEN THIMMAYYA ROADCONTONMENTPUNEM a411001IN
5	G37259421	100080635	HDFC BANK LIMITED	30/01/2017	-	800000000.0	HDFC Bank House, Senapati Bapat Marg, Lower Parel West Mumbai MH400013IN
6	G17432048	100056318	THE SOUTH INDIAN BANK LIMITED	30/09/2016	-	500000000.0	S I B HOUSE, MISSION QUARTERST, B ROADTHRISSURKL680001IN
7	C19614627	10518598	HDFC BANK LIMITED	23/08/2014	-	225000000.0	HDFC BANK HOUSE, SENAPATI BAPAT MARG LOWER PAREL (W) MUMBAI MH400013IN
8	C76179357	10471898	Axis Bank Limited	24/12/2013	23/12/2015	1000000000.0	CORPORATE BANKING BRANCH, 12 Mittal Tower A WING NARIMAN POINT MUMBAI MH400021IN
9	B96568795	10470911	THE SOUTH INDIAN	17/12/2013	21/01/2014	500000000.0	S I B HOUSE MISSION QUARTERST B ROADTHRISSURKL680001IN

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			BANK LIMITED				
10	B789435 45	1043528 7	GE CAPITA L SERVIC ES INDIA	28/06/2 013	-	290000000.0	401, 402, 4th Floor, Aggarwal Millennium Tower, E-1,2,3, Netaji Subhash Place, Wazirpur, New Delhi DL110034IN

CONTINGENT LIABILITIES:

(INR in million)

PARTICULARS	31.03.2017	31.03.2016
Claims against company not acknowledged as debt	26.521	11.237
Guarantees	612.510	587.232
Total	639.031	598.469

FIXED ASSETS:

Tangible Asset:

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

Intangible Asset:

- Licenses and franchise
- Computer software

PRESS RELEASE / WEBSITE DETAILS

PAYMENT SOLUTIONS FIRM AGS TRANSACT TECHNOLOGIES FILES RS 10-BN IPO PAPERS

Besides, the company plans a pre-IPO placement of up to 5 million equity shares for up to INR 1.25 billion

Date: 22.08.2018

Payment solutions provider AGS Transact Technologies has filed preliminary papers with the Securities and Exchange Board of India (Sebi) to mop up INR 10 billion through an initial public offering (IPO).

In addition, another firm Harsha Engineers, manufacturer of precision bearing cages, has also approached Sebi to float an IPO.

AGS' initial share-sale comprises fresh issue of equity shares aggregating up to INR 4 billion, besides, an offer for sale worth up to Rs6 billion by the existing shareholders, draft papers filed with Sebi showed.

Besides, the company plans a pre-IPO placement of up to 5 million equity shares for up to INR 1.25 billion.

Funds raised through the issue will be used for payment of certain loans and other general corporate purposes.

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 73.87
UK Pound	1	INR 96.82
Euro	1	INR 85.28

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	DIV
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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