

MIRA INFORM REPORT

Report No. :	533703
Report Date :	16.10.2018

IDENTIFICATION DETAILS

Name :	VIKAS TRADING COMPANY
Registered Office :	Khasra No.20, Killa No. 5/1/29 (1-0), Dharampura, Gurugram-122006, Haryana
Mobile No.:	91-9971485485 (Mr. Rohit Gupta)
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	2014
Capital Investment :	INR 4.223 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AQBPK0956E
GSTN : [Goods & Service Tax Registration No.]	06AQBPK0956E1Z6
TIN No.:	06841943761
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer of Bricks. [Confirmed by management]
No. of Employees :	15 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : A

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

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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2014 and it is a manufacturer of bricks.</p> <p>As per financials of March 2018, the subject's registered a growth of 24.66% in its revenue as compared to its previous year's revenue and has reported average profit margin of 2.95%.</p> <p>Rating takes into consideration the subject's satisfactory financial risk profile along with debt free balance sheet and average liquidity position.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p>

NOTES :

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

ECGC Country Risk Classification List

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

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

EXTERNAL AGENCY RATING

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NOT AVAILABLE

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 16.10.2018.

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

Name :	Mr. Rohit Gupta
Designation :	Manager
Contact No.:	91-9971485485
Date :	15.10.2018

LOCATIONS

Registered Office / Factory :	Khasra No.20, Killa No. 5/1/29 (1-0), Dharampura, Gurugram-122006, Haryana, India
Tel. No.:	Not Divulged
Mobile No.:	91-9971485485 (Mr. Rohit Gupta)
Fax No.:	Not Divulged
E-Mail :	vikastradingco2014@gmail.com
Location :	Rented
Locality :	Commercial

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SOLE PROPRIETOR

Name :	Mr. Anil Kumar
Designation :	Proprietor
PAN No.	AQBPK0956E

KEY EXECUTIVES

Name :	Mr. Rohit Gupta
Designation :	Manager

BUSINESS DETAILS

Line of Business :	Manufacturer of Bricks. [Confirmed by management]
Products :	Bricks
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	L/C, Cheque and Others (RTGS)
Purchasing :	L/C, Cheque and Others (RTGS)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Experience :	--
	Maximum Limit Dealt :	--
	Remark :	--
Customers :	Manufacturer	

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	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Experience :	--
	Maximum Limit Dealt :	--
	Remark :	--
No. of Employees :	15 (Approximately)	
Bankers :	Bank Name	Axis Bank
	Branch	Khasra No.24/17/2 and 124 / 17 / 3, Municipal No.1643, Main Road, Najafgarh, New Delhi-110043, India
	Person Name (With Designation)	--
	Contact Number	91-11-28011891 (Number is continuously ringing)
	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)	--

Auditors :	
Name :	T S R K and Associates Chartered Accountants
Address:	Delhi, India
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Vikas Emark Infrastructure Private Limited

CAPITAL STRUCTURE

PROPRIETORS CAPITAL ACCOUNT

AS ON 31.03.2018

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Particulars	INR in Million
Opening Balance	3.126
Add: Capital introduced during the year	0.640
Add: Profit during the year	0.457
	4.223
Less: Drawing for the year	--
Total	4.223

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Proprietors Capital	4.223	3.126	2.255
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	4.223	3.126	2.255
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	0.831	0.831	0.742
TOTAL BORROWING	0.831	0.831	0.742
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	5.054	3.957	2.997
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	0.131	0.154	0.181
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.064	0.707	1.762
Sundry Debtors	15.639	9.605	2.478
Cash & Bank Balances	0.463	0.901	0.993
Other Current Assets	0.133	0.016	0.008
Loans & Advances and deposits	0.652	0.000	0.000
Total Current Assets	16.951	11.229	5.241
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	11.630	7.284	2.345
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.398	0.142	0.080
Total Current Liabilities	12.028	7.426	2.425
Net Current Assets	4.923	3.803	2.816
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	5.054	3.957	2.997

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	15.473	12.412	13.765
	Other Income	0.002	0.000	0.000
	TOTAL	15.475	12.412	13.765
Less	EXPENSES			
	Cost of goods sold	8.301	9.418	9.420
	Purchases of Stock-in-Trade	0.000	0.000	0.000
	Diesel expenses	0.349	0.825	1.016
	Freight inward	3.640		
	Plant rent	0.180	0.180	0.180
	Wages and salary	0.562	0.434	0.841
	Water and electricity expenses	0.369	0.000	0.000
	Accounting charges	0.024	0.024	0.030
	Audit fees	0.015	0.013	0.007
	Conveyance expenses	0.034	0.045	0.043
	Freight and forwarding charges	0.878	0.173	0.901
	Generator rent	0.060	0.072	0.072
	Legal and professional expenses	0.024	0.032	0.008
	Machinery rent	0.180	0.180	0.180
	Miscellaneous expenses	0.001	0.000	0.000
	Printing and stationery	0.000	0.029	0.029
	Repair and maintenance	0.007	0.070	0.049
	Rebate and discount	0.047	0.000	0.000
	Salary	0.291	0.349	0.285
	Round off	0.001	0.000	0.004
	Staff welfare expenses	0.019	0.000	0.000
	Telephone expenses	0.000	0.000	0.018
	TOTAL	14.982	11.844	13.083
	PROFIT / (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	0.493	0.568	0.682
Less	FINANCIAL EXPENSES	0.013	0.090	0.043
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	0.480	0.478	0.639
Less	DEPRECIATION/ AMORTISATION	0.023	0.027	0.032
	NET PROFIT	0.457	0.451	0.607

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Note: Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365)	368.92	282.45	65.71
Account Receivables Turnover (Income / Sundry Debtors)	0.99	1.29	5.55
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	511.38	282.30	90.86
Inventory Turnover (Operating Income / Inventories)	7.70	0.80	0.39
Asset Turnover (Operating Income / Net Fixed Assets)	3.76	3.69	3.77

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.75	0.73	0.58
Debt Equity Ratio (Total Liability / Networth)	0.20	0.27	0.33
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.85	2.38	1.08
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.03	0.05	0.08
Interest Coverage Ratio (PBIT / Financial Charges)	37.90	6.31	15.86

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%	2.95	3.63	4.41

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Return on Total Assets (PAT / Total Assets) * 100	%	2.67	3.96	11.20
Return on Investment (ROI) (PAT / Networth) * 100	%	10.81	14.43	26.92

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.41	1.51	2.16
Quick Ratio (Current Assets – Inventories) / Current Liabilities)	1.40	1.42	1.43
G-Score Ratio Financial (Networth / Total Assets)	0.25	0.27	0.42
G-Score Ratio Debt (Debts / Equity Capital)	0.20	0.27	0.33
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.41	1.51	2.16

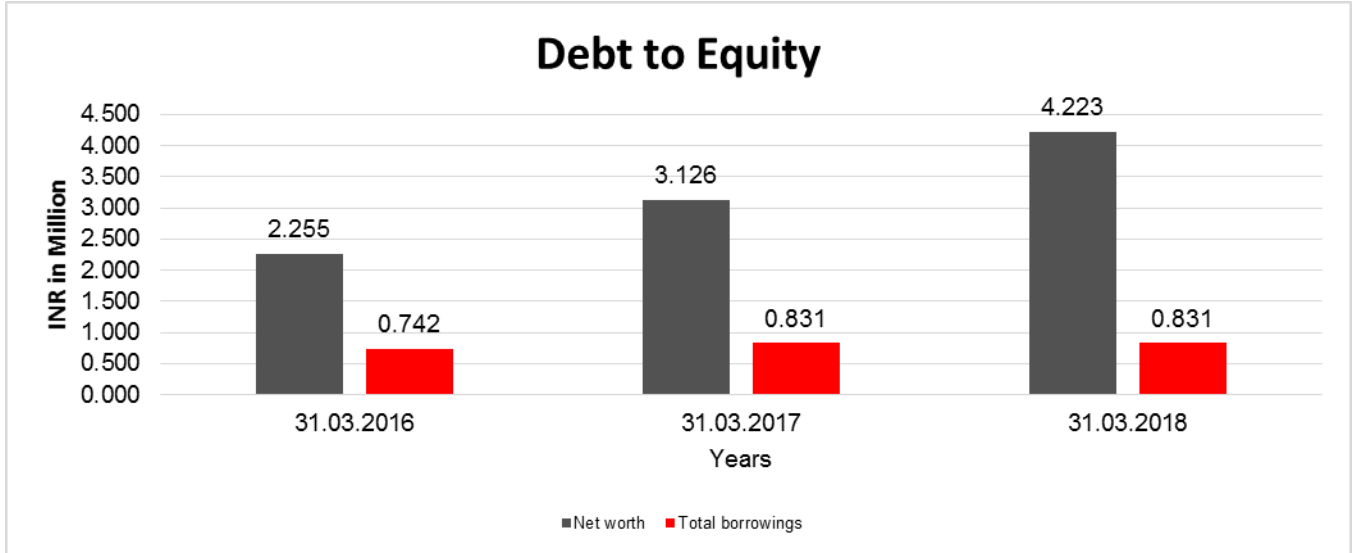
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

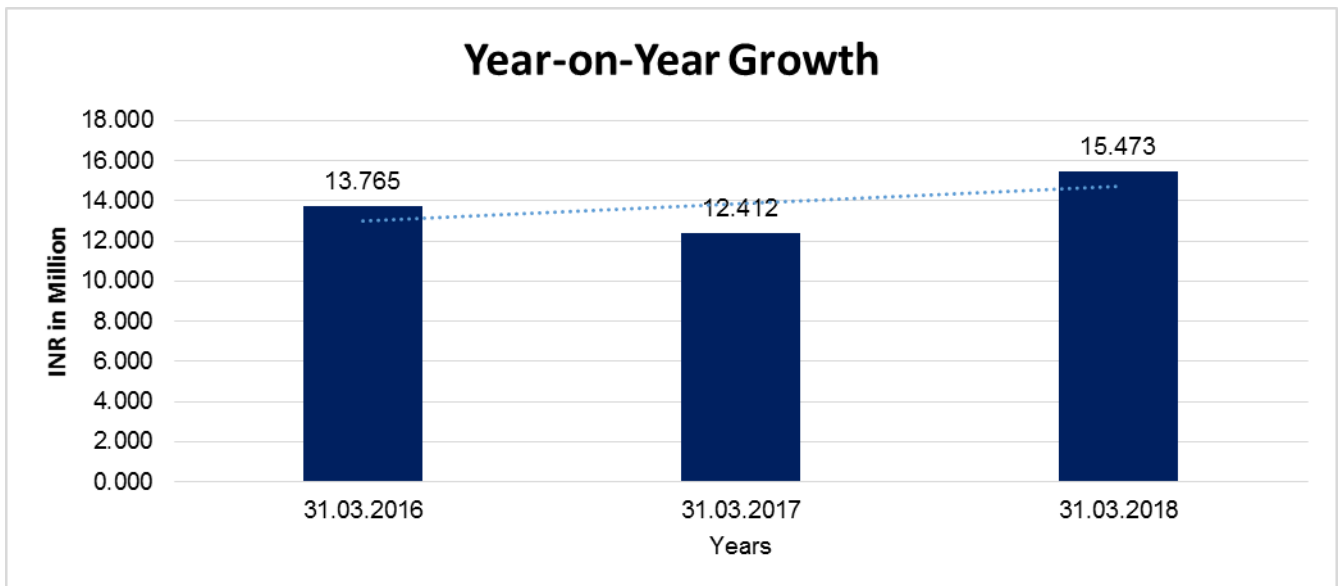
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Proprietors Capital	2.255	3.126	4.223
Reserves & Surplus	0.000	0.000	0.000
Net worth	2.255	3.126	4.223
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.742	0.831	0.831
Total borrowings	0.742	0.831	0.831
Debt/Equity ratio	0.329	0.266	0.197

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YEAR-ON-YEAR GROWTH

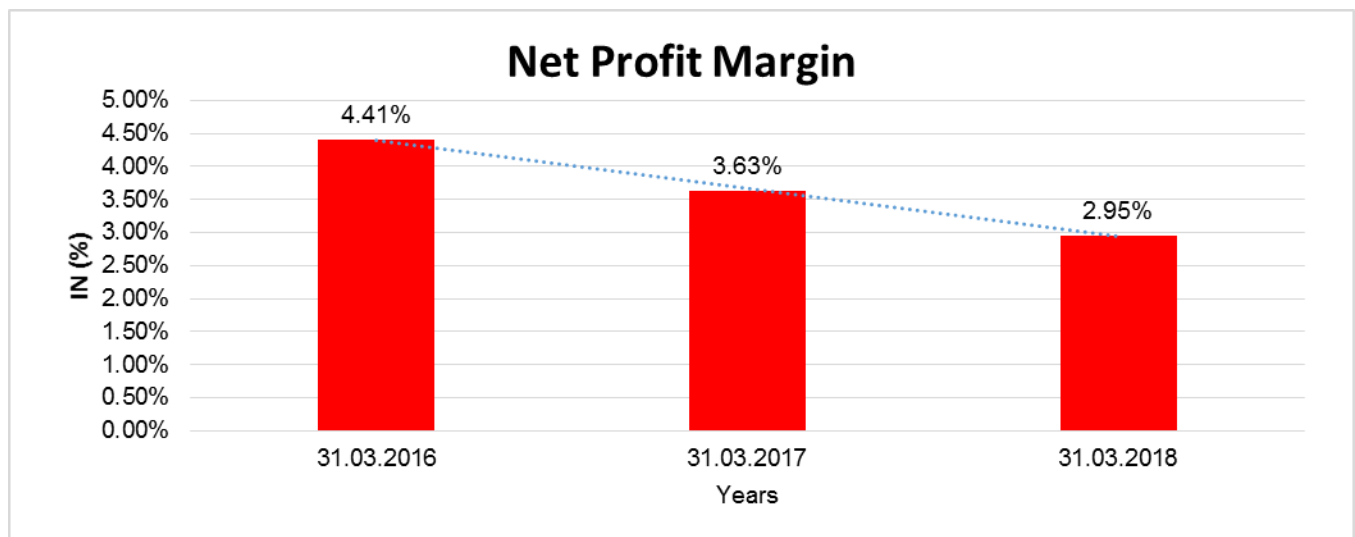
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	13.765	12.412	15.473
		(9.829)	24.662



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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	13.765	12.412	15.473
Profit	0.607	0.451	0.457
	4.41%	3.63%	2.95%



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	--
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

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16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
21	Banking facility details	No
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	No
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

UNSECURED LOANS:

Particulars	31.03.2018 INR In Million	31.03.2017 INR In Million
Yogesh Bhardwaj	0.831	0.831
Total	0.831	0.831

CMT REPORT (Corruption, Money Laundering & Terrorism)

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

1] INFORMATION ON DESIGNATED PARTY

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

2] Court Declaration :

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

3] Asset Declaration :

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

4] Record on Financial Crime :

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

5] Records on Violation of Anti-Corruption Laws :

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

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

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

7] Criminal Records

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

8] Affiliation with Government :

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

9] Compensation Package :

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

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

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

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

CONTRAVENTION

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

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 73.85
UK Pound	1	INR 97.08
Euro	1	INR 85.48

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	VIV
Report Prepared by :	BHG

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/ NO	NO
--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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