

MIRA INFORM REPORT

Report No. :	535120
Report Date :	17.10.2018

IDENTIFICATION DETAILS

Name :	ASHA ENTRADE PRIVATE LIMITED
Registered Office :	Chandmal Compound S.C. Road, Athgaon, Guwahati – 781008, Assam
Mob. No.:	91-9820002986 [Mr. Rajesh Surana]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	06.03.1996
CIN No.: [Company Identification No.]	U51909AS1996PTC004707
Capital Investment / Paid-up Capital :	INR 7.072 Million
PAN No.: [Permanent Account No.]	AAECA8129P
GSTN : [Goods & Service Tax Registration No.]	27AAECA8129P1Z5
Legal Form :	Private Limited Liability Company.
Line of Business :	Subject is engaged in to the business of Real Estate and Construction Activity. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating : A

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Maximum Credit Limit :	USD 100000 INR 10700000
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1996 and it is engaged in real estate activities.</p> <p>As per the financial of March 2017, the company has registered decline in its revenue as compared to its previous year's revenue and has reported average profit margin of 1.54%.</p> <p>Rating takes into consideration the company's established track record of business operations marked by sound net worth base along with strong debt coverage indicators and decent liquidity position.</p> <p>However, rating strength is partially offset by highly competitive and huge working capital requirement real estate industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</p>

NOTES :

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

ECGC Country Risk Classification List

Country Name	Previous Rating (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	CRISIL
Rating	Long Term Rating = B (Issuer Non-Cooperative)
Rating Explanation	Risk prone credit quality and carries very high credit risk
Date	14.08.2017

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 17.10.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED BY

Name :	Mr. Rajesh Surana
Designation :	Director
Contact No.:	91-9820002986
Date :	17.10.2018

LOCATIONS

Registered Office :	Chandmal Compound S.C. Road, Athgaon, Guwahati – 781008, Assam, India
Tel. No.:	Not Available
Mobile No.:	91-9820002986 [Mr. Rajesh Surana]
Fax No.:	Not Available
E-Mail :	suranaambiances@gmail.com
Corporate Office :	158/159, 1st Floor, Central Facility Building, APMC Market 1, Vashi, Navi Mumbai, Maharashtra, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Suresh Pannalal Jain		
Designation :	Director		
Address :	A-52, Grain Merchants Chs, Plot No. 26/35, Sec-17, Vashi, Navi Mumbai – 400705, Maharashtra, India		
Date of Appointment :	01.04.2014		
DIN No.:	00295341		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U40102AS2007PLC008509	METRO ENERGY LIMITED	13/11/2007	-
U45209MH2013PTC246098	TECTON BUILDERS AND DEVELOPERS PRIVATE LIMITED	01/04/2014	-
U45201AS2006PTC008246	METRO INFRA PROJECTS PRIVATE LIMITED	08/11/2006	-
Name :	Mr. Rajesh Kumar Surana		
Designation :	Director		

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Address :	Flat No - 8001, Neelam Chs, 8th Floor, Plot No - 54 Sector No - 29, Vashi, Navi Mumbai – 400703, Maharashtra, India		
Date of Appointment :	03.08.2009		
DIN No.:	00510123		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U51109AS1991PTC003629	SURANA COMMERCIALS PRIVATE LIMITED	25/12/2003	-
U70109AS1993PTC004032	NISHANT REAL ESTATES PVT LTD	03/12/1993	-
U18101AS1991PTC003558	ESS GEE TRADEFIN PVT LTD	12/03/2010	-
U70102AS2002PTC006881	TULSI NIRMAN PRIVATE LIMITED	02/08/2002	-
U40102AS2007PLC008509	METRO ENERGY LIMITED	13/11/2007	-
U51909AS2009PTC009186	MDS ENTERPRISES (INDIA) PRIVATE LIMITED	16/07/2010	-
Name : Mr. Ashok Dalchand Jain			
Designation : Director			
Address : A - 201, Vardhaman Park, Plot No 49, Near Cosmos Co - Operative Bank, Sector – 17, Navi Mumbai – 400703, Maharashtra, India			
Date of Appointment : 10.12.2013			
DIN No.: 01477776			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U45202AS2007PTC008406	AKRUTI BUILDERS PRIVATE LIMITED	08/06/2007	-
Name : Mr. Ugamraj Kundanmal Dhoka			
Designation : Director			
Address : Near Kailash Lassiwala, 98/100-Balaji Building No-2, Room No-28, Madhavwadi, M. M. G. S. Road, Dadar, Mumbai – 400014, Maharashtra, India			
Date of Appointment : 16.03.2015			
DIN No.: 07142372			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U67190MH2018PTC304199	DJ FOREX PRIVATE LIMITED	16/01/2018	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2017

SHAREHOLDING DETAILS FILE ATTACHED.

Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

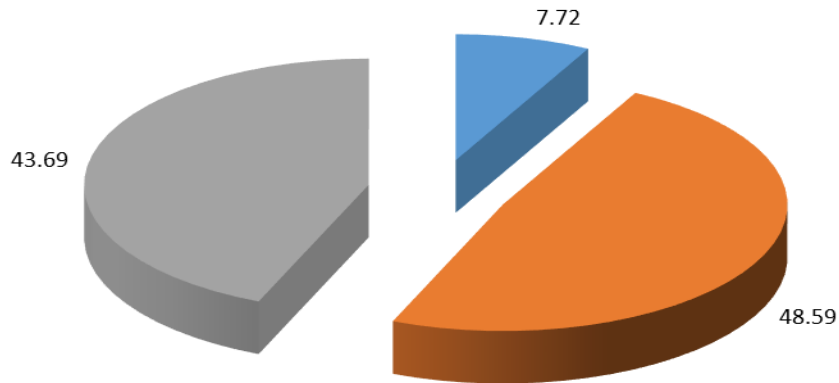
Category	Percentage
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Promoters- Individual/Hindu Undivided Family- Indian	7.72
Public/Other than promoters- Individual/Hindu Undivided Family- Indian	48.59
Public/Other than promoters - Body corporate	43.69
Total	100.00

Share holding pattern

- Promoters- Individual/Hindu Undivided Family- Indian
- Public/Other than promoters- Individual/Hindu Undivided Family- Indian
- Public/Other than promoters - Body corporate



BUSINESS DETAILS

Line of Business :	Subject is engaged in to the business of Real Estate and Construction Activity. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code	of the Product/service
	Real estate activities with own or leased property	68100	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Available		
Imports :	Not Available		
Terms :	Not Divulged		

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PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Information denied by the management		
Bankers :	Banker Name :	Bank of Maharashtra	
	Branch :	Ramkrishna Bhavanraviwar Bazar, Old Risod Naka,Washim – 444505, Maharashtra, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
Facilities :	(INR In Million)		
	SECURED LOAN	<table border="1"> <tr> <td style="text-align: center;">As on 31.03.2017</td> <td style="text-align: center;">As on 31.03.2016</td> </tr> </table>	As on 31.03.2017
As on 31.03.2017	As on 31.03.2016		

LONG TERM BORROWING			
	Secured loan from bank	18.911	54.079
	Total	18.911	54.079

Auditors :	
Name :	M Sipani and Company Chartered Accountants
Address :	Parmeshwari Building, 4th Floor, Chatribari Road, Guwahati – 781001, Assam, India
Tel. No.:	91-361-2542692 / 2518170
Fax No.:	91-361-2732208
E-Mail :	my_sipani@yahoo.co.in
PAN N Income-tax PAN of auditor or auditor's firm :	AHLPS3642N
Memberships :	Not Available
Collaborators :	Not Available
Related parties :	<ul style="list-style-type: none"> • Ess Gee Tradefin Private Limited • Tusli Nirman Private Limited

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
750000	Equity Shares	INR 10/- each	INR 7.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
707200	Equity Shares	INR 10/- each	INR 7.072 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	7.072	7.072	7.072
(b) Reserves & Surplus	46.439	45.550	44.279
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	53.511	52.622	51.351
(3) Non-Current Liabilities			
(a) long-term borrowings	30.827	65.541	81.611
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	1.000	22.044	20.753
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	31.827	87.585	102.364
(4) Current Liabilities			
(a) Short term borrowings	26.474	27.493	5.000
(b) Trade payables	2.886	3.030	0.000
(c) Other current liabilities	48.667	29.180	1.527
(d) Short-term provisions	0.416	0.618	0.325
Total Current Liabilities (4)	78.443	60.321	6.852
TOTAL	163.781	200.528	160.567
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.227	1.376	1.598
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	1.000	1.000	1.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	8.099	8.051	7.037

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	10.326	10.427	9.635
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	15.351	21.941	22.777
(d) Cash and cash equivalents	2.525	5.756	4.780
(e) Short-term loans and advances	0.000	21.975	0.000
(f) Other current assets	135.579	140.429	123.375
Total Current Assets	153.455	190.101	150.932
TOTAL	163.781	200.528	160.567

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	57.863	67.450	61.003
	Other Income	0.241	0.543	0.277
	TOTAL	58.104	67.993	61.280
Less	EXPENSES			
	Cost of Projects	56.234	42.605	48.143
	Employees benefits expense	0.000	1.848	2.222
	Other expenses	0.416	2.959	1.705
	TOTAL	56.650	47.412	52.070
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1.454	20.581	9.210
Less	FINANCIAL EXPENSES	0.000	18.471	7.220
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.454	2.110	1.990
Less	DEPRECIATION/ AMORTISATION	0.149	0.222	0.344
	PROFIT/ (LOSS) BEFORE TAX	1.305	1.888	1.646
Less	TAX	0.416	0.617	0.324

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	PROFIT/ (LOSS) AFTER TAX	0.889	1.271	1.322
	Earnings / (Loss) Per Share (INR)	1.26	1.80	1.87

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	52.093	(8.847)	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	96.83	118.73	136.28
Account Receivables Turnover (Income / Sundry Debtors)	3.77	3.07	2.68
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	18.73	25.96	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	1.19	14.96	5.76

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.67	0.63	0.55
Debt Equity Ratio (Total Liability / Networth)	1.07	1.77	1.69
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.47	1.15	0.13
Fixed Assets to Networth	0.02	0.03	0.03

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(Net Fixed Assets / Networth)			
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	1.11	1.28

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	1.54	1.88	2.17
Return on Total Assets (PAT / Total Assets) * 100	%	0.54	0.63	0.82
Return on Investment (ROI) (PAT / Networth) * 100	%	1.66	2.42	2.57

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.96	3.15	22.03
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.96	3.15	22.03
G-Score Ratio Financial (Networth / Total Assets)		0.33	0.26	0.32
G-Score Ratio Debt (Debts / Equity Capital)		8.10	13.16	12.25
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.96	3.15	22.03

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

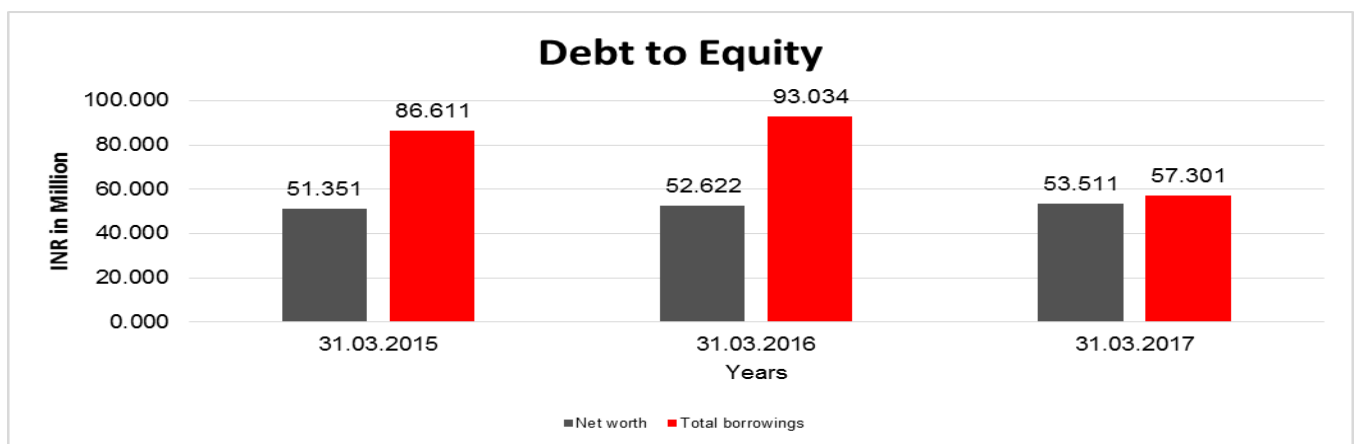
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	7.072	7.072	7.072
Reserves & Surplus	44.279	45.550	46.439
Share Application money pending allotment	0.000	0.000	0.000

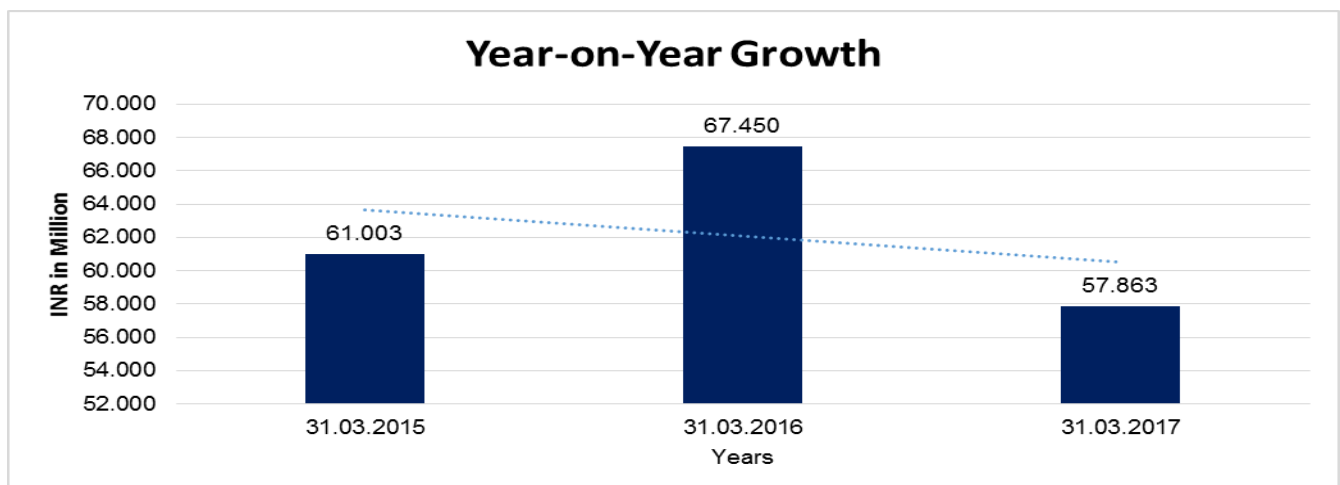
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Net worth	51.351	52.622	53.511
long-term borrowings	81.611	65.541	30.827
Short term borrowings	5.000	27.493	26.474
Total borrowings	86.611	93.034	57.301
Debt/Equity ratio	1.687	1.768	1.071



YEAR-ON-YEAR GROWTH

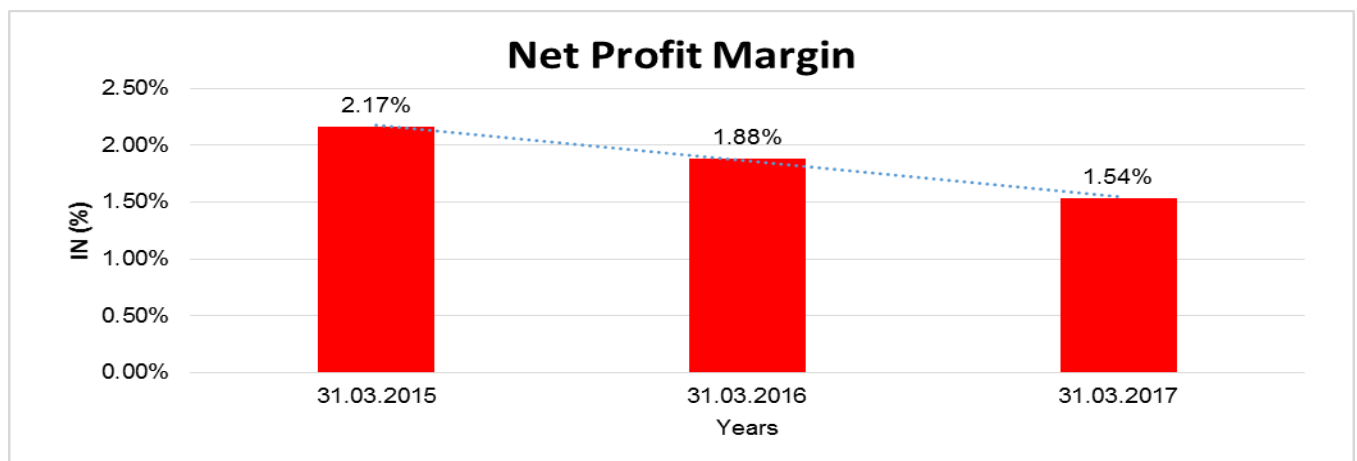
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	61.003	67.450	57.863
		10.568	(14.213)



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	61.003	67.450	57.863
Profit	1.322	1.271	0.889
	2.17%	1.88%	1.54%



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	No
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

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18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	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

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
LONG TERM BORROWING		
Loans and advances from other parties	11.916	11.462
SHORT TERM BORROWING		
Loans and advances from related parties	11.366	0.000
Loans and advances from other parties	15.108	27.493
Total	38.390	38.955

CORPORATE INFORMATION

Company is in the business of Real estate and Construction etc.

INDEX OF CHARGE:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modif	Date of Satisfacti on	Amount	Address

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1	G498300 78	105243 13	Bank of Maharash tra	12/06/20 14	-	10/07/201 7	75000000.0	RAMKRISHNA BHAVANRAVIWAR BAZAR, Old Risod Naka,WashimMH444 505IN

FIXED ASSETS:

- Land
- Vehicle
- Computers
Car

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 73.28
UK Pound	1	INR 96.62
Euro	1	INR 84.80

INFORMATION DETAILS

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

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	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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