

MIRA INFORM REPORT

Report No. :	527903.2
Report Date :	17.10.2018

IDENTIFICATION DETAILS

Name :	R R UNIVERSAL PRIVATE LIMITED
Registered Office :	Jolly Bhavan No.1, First Floor, Office No.108 New Marine Lines, Mumbai – 400020, Maharashtra
Mobile No.:	91-9820789506 (Mr. Rajesh Poddar)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	24.05.2013
CIN No.: [Company Identification No.]	U52100MH2013PTC243592
Capital Investment / Paid-up Capital :	INR 1.981 Million
PAN No.: [Permanent Account No.]	AAGCR4158M
GSTN : [Goods & Service Tax Registration No.]	27AAGCR4158M1ZV
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in trading of all types of food products. [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 :

B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2013 and it is engaged in trading of all types of food products.</p> <p>As per financials of March 2017, the company has registered marginal decline in its revenue and has reported minimal profit margin.</p> <p>Rating takes into consideration the company's limited track record of business operations marked by moderate financial risk profile along with low reserves level and average liquidity position.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p> <p>Note:</p> <p>Mr. Rajesh Poddar (Director) has confirmed that earlier the subject was established as "R R TRADING COMPANY" and later on May 2013, it got converted into a Private Limited company namely "R R UNIVERSAL PRIVATE LIMITED"</p>

NOTES :

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

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

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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 Poddar
Designation :	Director
Contact No.:	91-9820789506
Date :	16.10.2018

LOCATIONS

Registered Office :	Jolly Bhavan No.1, First Floor, Office No.108 New Marine Lines, Mumbai – 400020, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9820789506 (Mr. Rajesh Poddar)
Fax No.:	Not Available
E-Mail :	rajesh@runiversal.in

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DIRECTORS

AS ON 31.03.2018

Name :	Mr. Rajesh Poddar
Designation :	Director
Address :	B-172, Heera Panna Building, Haji Ali, Worli, Mumbai - 400020, Maharashtra, India
Date of Birth/Age :	04.05.1966
Date of Appointment :	24.05.2013
DIN No.:	00795238
Name :	Mr. Rishabh Rajesh Poddar
Designation :	Additional Director
Address :	Rajesh Poddar, A-7 Lloyds Garden Appasaheb, Maratha Marg, Mumbai - 400025, Maharashtra, India
Date of Appointment :	06.11.2017
DIN No.:	07980210

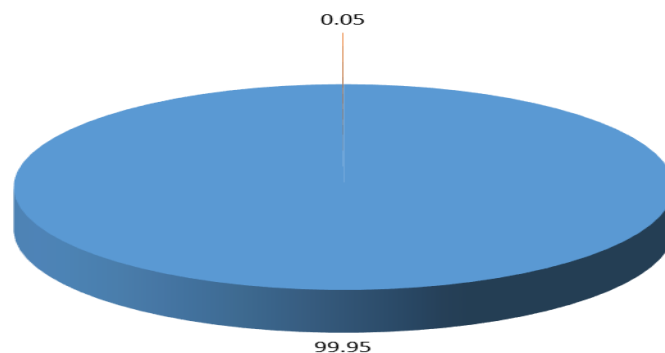
MAJOR SHAREHOLDERS

AS ON 30.09.2017

Names of Shareholders	No. of Shares	% of Holding
Rajesh Poddar	198000	99.95
Harsh Nevatia Hariprasad	100	0.05
Total	198100	100.00

Share holding pattern

■ Rajesh Poddar ■ Harsh Nevatia Hariprasad



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Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is engaged in trading of all types of food products. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service	
	Wholesale n.e.c. food products	51909	
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 :	--

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	Remark:	--	
No. of Employees :	Information denied by the management		
Bankers :	Banker Name :	HDFC Bank Limited	
	Branch :	--	
	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	As on 31.03.2017	As on 31.03.2016
	SHORT TERM BORROWING		
	Sundaran finance Limited	0.042	0.107
	HDFC Car Loan Account	0.439	0.714
	Total	0.481	0.821

Auditors :	
Name :	Saraf & Chandra Chartered Accountants
Address :	15-A, Bharat Insurance Building, 3rd Floor, Horniman Circle, Fort, Mumbai – 400001, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAMFS1204Q
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
200000	Equity Shares	INR 10/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
198100	Equity Shares	INR 10/- each	INR 1.981 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	1.981	1.981	1.981
(b) Reserves & Surplus	0.679	0.441	(0.052)
(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)	2.660	2.422	1.929
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	14.928	12.819	12.413
(b) Trade payables	5.420	5.352	2.195
(c) Other current liabilities	0.526	0.326	0.508
(d) Short-term provisions	0.123	0.193	0.003
Total Current Liabilities (4)	20.997	18.690	15.119
TOTAL	23.657	21.112	17.048
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.943	1.384	0.584
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.145	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	1.088	1.384	0.584

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	9.797	8.530	6.502
(c) Trade receivables	9.958	8.323	7.511
(d) Cash and cash equivalents	2.314	2.671	2.241
(e) Short-term loans and advances	0.073	0.071	0.089
(f) Other current assets	0.427	0.133	0.121
Total Current Assets	22.569	19.728	16.464
TOTAL	23.657	21.112	17.048

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	47.373	49.802	42.960
	Other Income	(0.003)	0.021	0.020
	TOTAL	47.370	49.823	42.980
Less	EXPENSES			
	Purchases	37.460	40.311	41.166
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(1.267)	(2.027)	(6.502)
	Employees benefits expense	4.306	3.875	3.278
	Other expenses	5.998	6.397	4.087
	Short /excess provision for I Tax	0.016	0.002	0.000
	TOTAL	46.513	48.558	42.029
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.857	1.265	0.951
Less	FINANCIAL EXPENSES	0.192	0.084	0.614
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.665	1.181	0.337
Less/ Add	DEPRECIATION/ AMORTISATION	0.448	0.407	0.304
	PROFIT/ (LOSS) BEFORE TAX	0.217	0.774	0.033
Less	TAX	(0.021)	0.281	0.085
	PROFIT/ (LOSS) AFTER TAX	0.238	0.493	(0.052)
Add	PREVIOUS YEARS' BALANCE BROUGHT	0.441	(0.052)	0.000

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	FORWARD			
	Balance Carried to the B/S	0.679	0.441	(0.052)
	Earnings / (Loss) Per Share (INR)	1.20	2.49	(0.26)

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	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	76.72	61.00	63.82
Account Receivables Turnover (Income / Sundry Debtors)	4.76	5.98	5.72
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	52.81	48.46	19.46
Inventory Turnover (Operating Income / Inventories)	0.09	0.15	0.15
Asset Turnover (Operating Income / Net Fixed Assets)	0.91	0.91	1.63

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.89	0.89	0.89
Debt Equity Ratio (Total Liability / Networth)	5.61	5.29	6.43
Current Liabilities to Networth	7.89	7.72	7.84

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(Current Liabilities / Net Worth)			
Fixed Assets to Networkth (Net Fixed Assets / Networkth)	0.35	0.57	0.30
Interest Coverage Ratio (PBIT / Financial Charges)	4.46	15.06	1.55

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	0.50	0.99	(0.12)
Return on Total Assets (PAT / Total Assets) * 100	%	1.01	2.34	(0.31)
Return on Investment (ROI) (PAT / Networth) * 100	%	8.95	20.36	(2.70)

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.07	1.06	1.09
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.61	0.60	0.66
G-Score Ratio Financial (Networth / Total Assets)		0.11	0.11	0.11
G-Score Ratio Debt (Debts / Equity Capital)		7.54	6.47	6.27
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.07	1.06	1.09

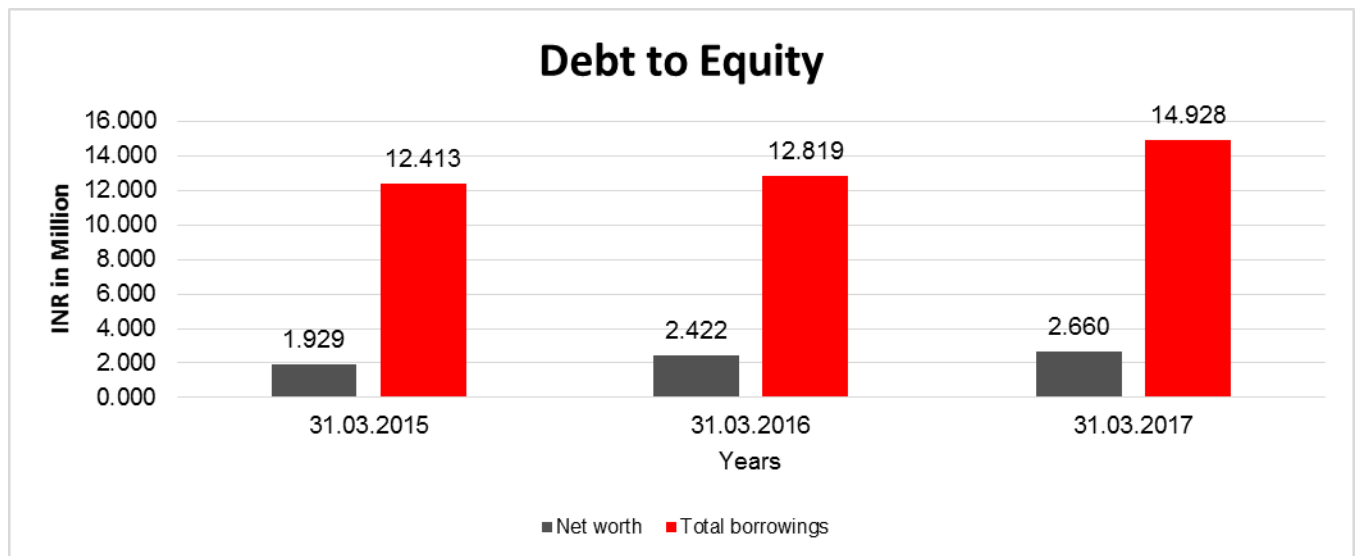
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

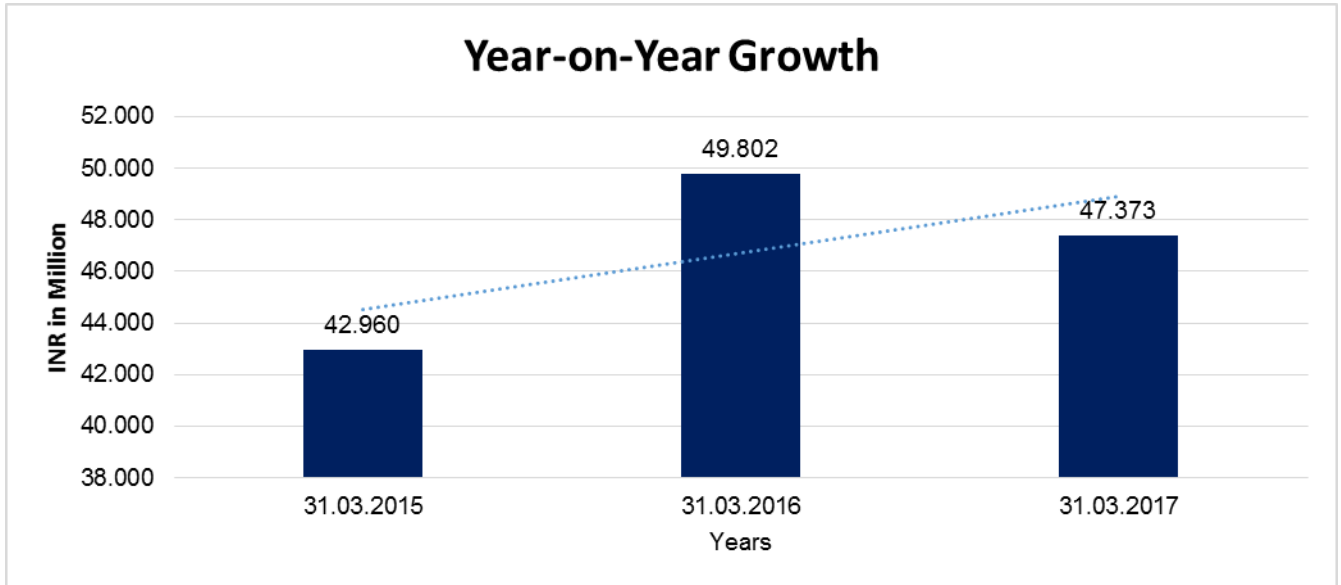
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.981	1.981	1.981
Reserves & Surplus	(0.052)	0.441	0.679
Share Application money pending allotment	0.000	0.000	0.000
Net worth	1.929	2.422	2.660
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	12.413	12.819	14.928
Total borrowings	12.413	12.819	14.928
Debt/Equity ratio	6.435	5.293	5.612



YEAR-ON-YEAR GROWTH

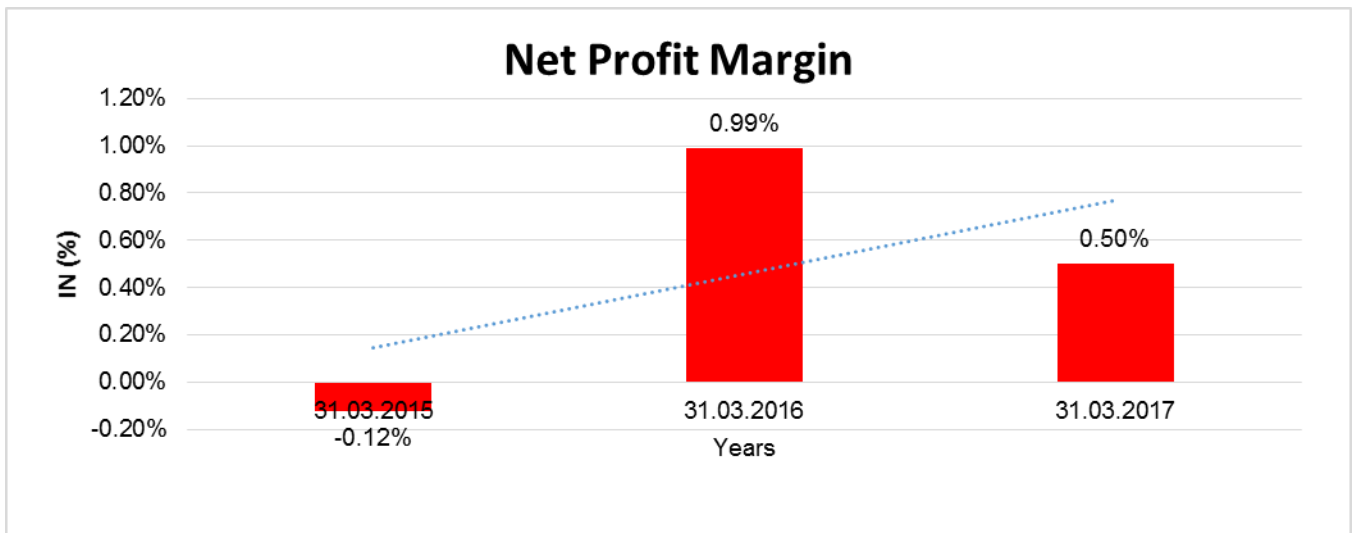
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	42.960	49.802	47.373
		15.926	(4.877)

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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	42.960	49.802	47.373
Profit/(Loss)	(0.052)	0.493	0.238
	(0.12%)	0.99%	0.50%



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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	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	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	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

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OPERATIONS

During the financial year, the profit before tax has been reduced from INR 0.774 Million to INR 0.217 Million due to reducing revenue income from INR 2.430 Million as compared to previous financial year. The directors are tried to improve the performance of the company and increase profit margin ration in next coming financial year.

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
SHORT TERM BORROWING		
Loans from related parties Rajesh Poddar	14.447	11.997
Total	14.447	11.997

INDEX OF CHARGE:

SNO	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	AMOUNT	ADDRESS
1	C18582106	10517032	HDFC BANK LIMITED	21/08/2014	5000000.0	HDFC BANK HOUSEENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH400013IN
2	C31991029	10528701	HDFC BANK LIMITED	20/08/2014	5000000.0	HDFC BANK HOUSEENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH400013IN

FIXED ASSETS:

- Vehicles
- Labelling Machines
- Air conditioner
- Computer
- Mobile phones
- Camera
- Fax Machine

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.

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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 96.63
Euro	1	INR 84.81

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	VIV
Report Prepared by :	KVT

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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	NO
--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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