

## MIRA INFORM REPORT

Report No. :	535261
Report Date :	20.10.2018

### IDENTIFICATION DETAILS

Name :	CLARIUS ADVISORS PRIVATE LIMITED
Registered Office :	K – 38, Third Floor, Kailash Colony, New Delhi - 110048
Tel. No.:	91-11-43541076
Country :	India
Financials (as on) :	31.03.2017 (Profit and Loss A/c)
Date of Incorporation :	27.07.2012
CIN No.: [Company Identification No.]	U18100DL2012PTC239467
Capital Investment / Paid-up Capital :	INR 0.100 million
PAN No.: [Permanent Account No.]	AAECC9236D
GSTN : [Goods & Service Tax Registration No.]	07AAECC9236D1ZS
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> <li>• Providing financial services to the oragnisation.</li> <li>• Manufacturer of all types of textiles garments and clothing accessories (Registered activity)</li> </ul>
No. of Employees :	Not Divulged

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> 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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<b>Maximum Credit Limit :</b>	USD 1100
<b>Status :</b>	Small Company
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2012 and it is engaged in providing financial and related services. It also manufactures of all types of textiles garments, clothing accessories.</p> <p>As per available summarized financials of March 2017, the company has achieved a revenue of INR 5.882 million from its operations and has reported fair profit margin.</p> <p>As per financials of March 2016, the company has registered decent growth in its revenue and has reported average profit margin.</p> <p>Rating takes into consideration the company's modest scale of business operations along with moderate financial risk profile and average liquidity position.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

**NOTES :**

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

**ECGC Country Risk Classification List**

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

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

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 20.10.2018

**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.

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**INFORMATION DENIED BY**

<b>Name :</b>	Mrs. Deepa Mehra
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-8527709995
<b>Date :</b>	19.10.2018

Management non-cooperative (Tel No.: 91-11-43541076)

**LOCATIONS**

<b>Registered Office :</b>	K – 38, Third Floor, Kailash Colony, New Delhi – 110048, India
<b>Tel. No.:</b>	91-11-43541076
<b>Mobile No.:</b>	91-8527709995 (Mrs. Deepa Mehra)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:srivastavasco@gmail.com">srivastavasco@gmail.com</a>

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mrs. Deepa Mehra
<b>Designation :</b>	Director
<b>Address :</b>	C-98, Ashoka Enclave – li, Sector – 37, Faridabad 121003, Haryana, India
<b>Date of Birth/Age :</b>	27.09.1979
<b>Date of Appointment :</b>	27.07.2012
<b>DIN No.:</b>	05309249
<b>Name :</b>	Mr. Piyush Srivastava
<b>Designation :</b>	Director
<b>Address :</b>	K-38, 3rd Floor, Kailash Colony, Greater Kailash, New Delhi-110048, India
<b>Date of Birth/Age :</b>	05.10.1976
<b>Date of Appointment :</b>	27.07.2012
<b>DIN No.:</b>	05309260

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U52100DL2011PTC213103	KON IMPEX PRIVATE LIMITED	05/03/2013	-
U70102DL2015PTC275374	SHREE RADHA KUNJ BUILDCON PRIVATE LIMITED	13/01/2015	-

**MAJOR SHAREHOLDERS**

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Piyush Srivastava	5000	50.00
Deepa Mehra	5000	50.00
<b>Total</b>	<b>10000</b>	<b>100.00</b>

**Share holding pattern**

■ Piyush Srivastava ■ Deepa Mehra



**Equity Share Break up (Percentage of Total Equity)**

As on 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
<b>Total</b>	<b>100.00</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Providing financial services to the oragnisation.</li> <li>• Manufacturer of all types of textiles garments and clothing accessories (Registered activity)</li> </ul>	
<b>Products / Services :</b>	<b>Item Code No.</b>	<b>Products/Services Description</b>

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	99711210	Financial Service to Organisation
	99611319	Textiles, Clothing
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>	Not Divulged	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	Not Divulged	
<b>Bankers :</b>	<b>Banker Name :</b>	Not Divulged
	<b>Branch :</b>	--
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--

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	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

<b>Auditors :</b>	
<b>Name :</b>	Srivastava S and Company Chartered Accountants
<b>Address :</b>	B-1, Plot No. B-5, Lane No.2, Westend Marg, Saidulajaib, Saket, New Delhi – 110030, India
<b>Membership No.:</b>	411757
<b>Income-tax PAN of auditor or auditor's firm :</b>	ACUFS5329J
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

As on 30.09.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>		<b>31.03.2016</b>	<b>31.03.2015</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital		0.100	0.100
(b) Reserves & Surplus		0.285	0.164
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>		<b>0.385</b>	<b>0.264</b>
(3) Non-Current Liabilities			
(a) long-term borrowings		0.000	0.000
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.067	0.066
<b>Total Non-current Liabilities (3)</b>		<b>0.067</b>	<b>0.066</b>
(4) Current Liabilities			
(a) Short term borrowings		0.000	0.000
(b) Trade payables		0.000	0.000
(c) Other current liabilities		3.452	0.831
(d) Short-term provisions		0.000	0.000
<b>Total Current Liabilities (4)</b>		<b>3.452</b>	<b>0.831</b>
<b>TOTAL</b>		<b>3.904</b>	<b>1.161</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		0.043	0.044
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		0.146	0.783
(e) Other Non-current assets		0.000	0.000
<b>Total Non-Current Assets</b>		<b>0.189</b>	<b>0.827</b>
(2) Current assets			

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(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.000
(c) Trade receivables		0.000	0.000
(d) Cash and cash equivalents		3.715	0.334
(e) Short-term loans and advances		0.000	0.000
(f) Other current assets		0.000	0.000
<b>Total Current Assets</b>		<b>3.715</b>	<b>0.334</b>
<b>TOTAL</b>		<b>3.904</b>	<b>1.161</b>

**Note: Balance Sheet As on 31.03.2017 is not available with Government Registry.**

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	5.882	3.501	1.122
	Other Income	0.283	0.319	0.038
	<b>TOTAL</b>	<b>6.165</b>	<b>3.820</b>	<b>1.160</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases		0.301	0.158
	Employees benefits expense		1.945	0.606
	Other expenses		1.395	0.360
	<b>TOTAL</b>	<b>5.676</b> (Including Expenses and Interest)	<b>3.641</b>	<b>1.124</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>		<b>0.179</b>	<b>0.036</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>		0.000	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.489</b>	<b>0.179</b>	<b>0.036</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.030	0.001	0.001
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.459</b>	<b>0.178</b>	<b>0.035</b>
<b>Less</b>	<b>TAX</b>	0.149	0.057	0.010
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.310</b>	<b>0.121</b>	<b>0.025</b>
	<b>EARNINGS IN FOREIGN CURRENCY</b>	<b>NA</b>	<b>3.129</b>	<b>0.000</b>

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	<b>Earnings / (Loss) Per Share (INR)</b>	<b>31.00</b>	<b>12.14</b>
			<b>2.52</b>

**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)	NA	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	NA	0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	NA	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	NA	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	NA	4.16	0.82

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	NA	0.88	0.72
Debt Equity Ratio (Total Liability / Networth)	NA	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	NA	8.97	3.15

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Fixed Assets to Networth (Net Fixed Assets / Networth)	NA	0.11	0.17
Interest Coverage Ratio (PBIT / Financial Charges)	NA	0.00	0.00

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	5.27	3.46	2.23
Return on Total Assets ((PAT / Total Assets) * 100)	%	NA	3.10	2.15
Return on Investment (ROI) ((PAT / Networth) * 100)	%	NA	31.43	9.47

**SOLVENCY RATIOS**

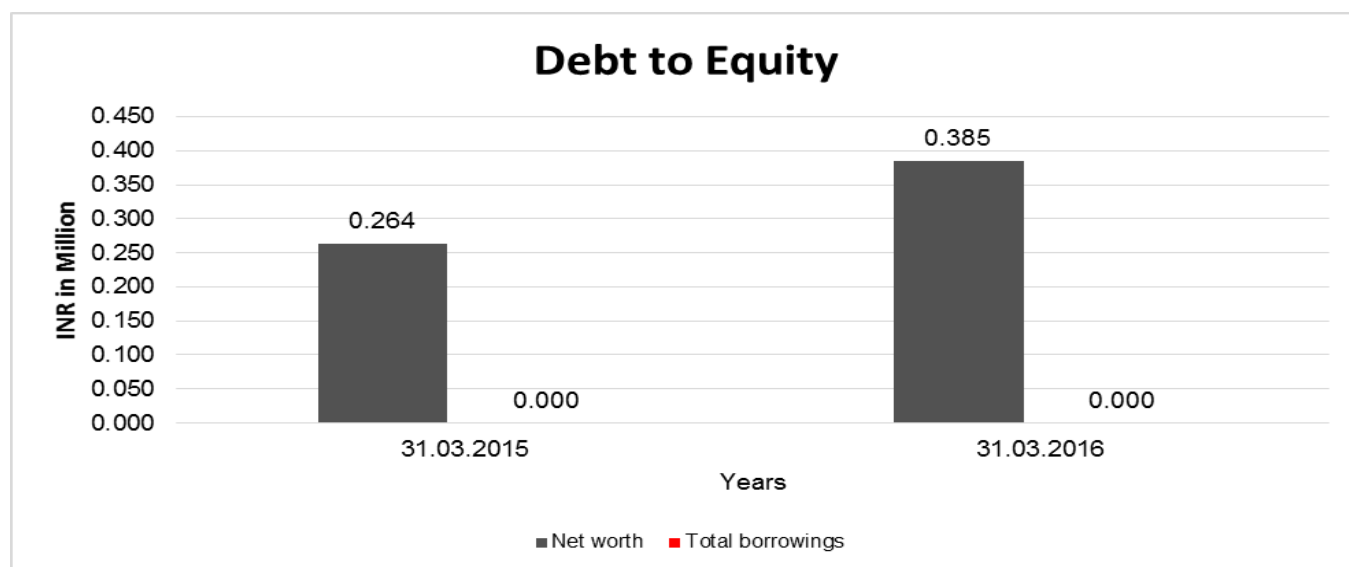
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		NA	1.08	0.40
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		NA	1.08	0.40
G-Score Ratio Financial (Networth / Total Assets)		NA	0.10	0.23
G-Score Ratio Debt (Debts / Equity Capital)		NA	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		NA	1.08	0.40

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

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

**DEBT EQUITY RATIO**

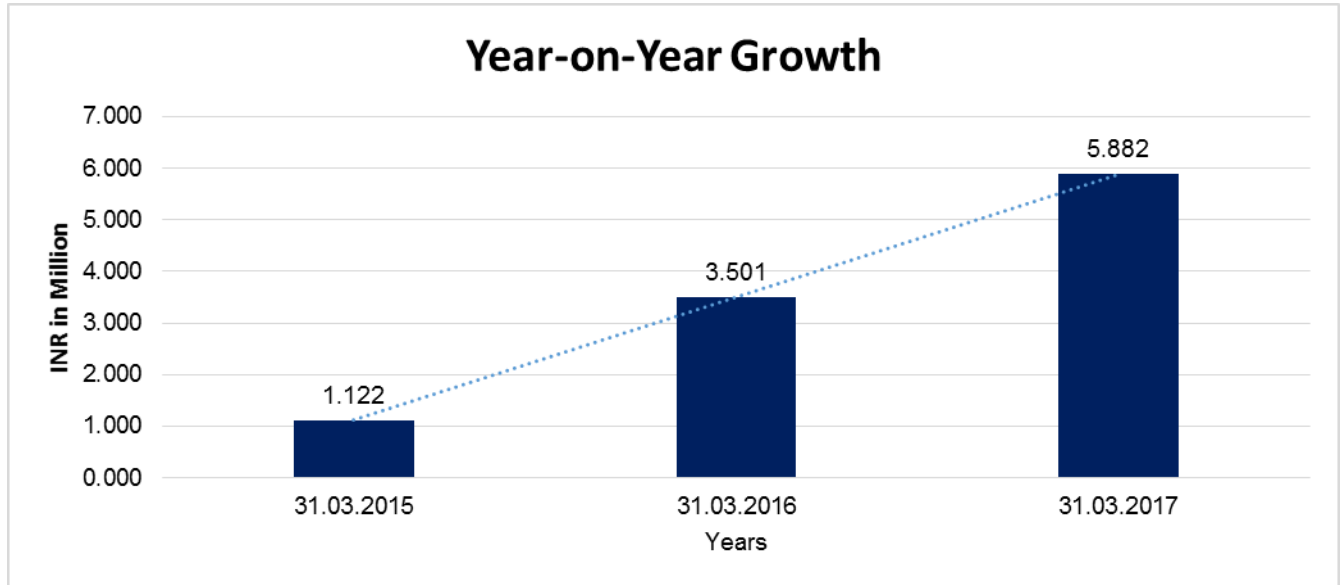
Particular	31.03.2015	31.03.2016
	INR In Million	INR In Million
Share Capital	0.100	0.100
Reserves & Surplus	0.164	0.285
<b>Net worth</b>	<b>0.264</b>	<b>0.385</b>
long-term borrowings	0.000	0.000
Short term borrowings	0.000	0.000
<b>Total borrowings</b>	<b>0.000</b>	<b>0.000</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>0.000</b>



**YEAR-ON-YEAR GROWTH**

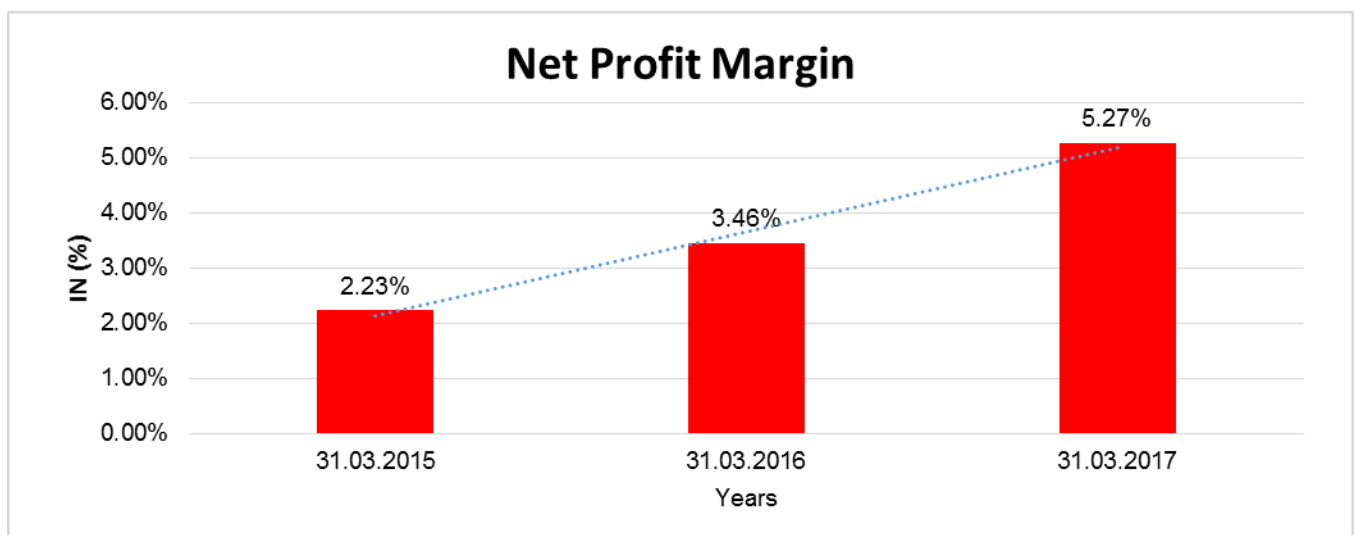
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1.122	3.501	5.882
		<b>212.032</b>	<b>68.009</b>

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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	1.122	3.501	5.882
Profit	0.025	0.121	0.310
	<b>2.23%</b>	<b>3.46%</b>	<b>5.27%</b>



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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	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	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	--

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34]	Payments terms	No
35]	Negative Reporting by Auditors in the Annual Report	No

#### STATE OF COMPANY'S AFFAIRS

The main objects of the company is to providing financial services to the organisation and the company also in the business of manufacturing of readymade garments. This is main sources of revenue for the organisation. The financial services provide 72.51% of contribution in revenue sources.

#### INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

#### FIXED ASSETS

- Furniture
- Mobile

**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 73.44
UK Pound	1	INR 95.65
Euro	1	INR 84.17

**INFORMATION DETAILS**

Information Gathered by :	NAG
Analysis Done by :	VIV
Report Prepared by :	JYTK

**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	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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