

MIRA INFORM REPORT

Report No. :	535499
Report Date :	20.10.2018

IDENTIFICATION DETAILS

Name :	P. ANAND & SONS
Registered Office :	Office No. 502, 6th Floor, Krishna Enclave, Near Suzuki Showroom, Jehan Circle, Gangapur Road, Nashik – 422005, Maharashtra
Tel. No.:	91-2598-264531/264351
Country :	India
Financials (as on) :	31.03.2018 (Provisional)
Year of Establishment :	2012
Capital Investment:	INR 61.393 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.]	AAOFP2313F
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Supplier and Trader of Onion, Garlic, Potato, Fruits, Tomato etc. (Confirmed by management)
No. of Employees :	300 (Approximately)

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	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 partnership firm established in the year 2012 and it is a supplier and trader of onion, garlic, potato, fruits, tomato etc.</p> <p>As per financials of March 2017, the company has achieved a revenue of INR 976.570 million from its operations and has reported minimal profit margin of 0.36%.</p> <p>Rating takes into consideration the company's healthy revenue profile along with sound capital base and average liquidity position.</p> <p>However, rating strength is partially offset by constitution as a partnership firm and slightly high balance sheet.</p> <p>As per provisional financial of March 2018, the company has achieved a revenue of INR 289.330 million from its operations and has reported minimal profit margin of 0.17%.</p> <p>Payments 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

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Very High Risk	D
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EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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.

INFORMATION PARTED BY

Name :	Mr. Shivaji Pandit Deore
Designation :	Partner
Contact No.:	91-9623631631
Date :	19.10.2018

LOCATIONS

Registered Office :	Office No. 502, 6th Floor, Krishna Enclave, Near Suzuki Showroom, Jehan Circle, Gangapur Road, Nashik – 422005, Maharashtra, India
Tel. No.:	91-2598-264531/264351
Mobile No.:	91-9623631631 (Mr. Shivaji Pandit Deore)
Fax No.:	Not Available

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E-Mail :	panand2013@gmail.com
Warehouse :	At & Post Umrane, Taluka Deola, Nashik, Maharashtra, India

PARTNERS

Name :	Mr. Khandu Pandit Deore
Designation :	Partner
PAN No.:	AEZPD1107Q
Name :	Mr. Prabhakar Pandit Deore
Designation :	Partner
Name :	Mr. Shivaji Pandit Deore
Designation :	Partner
Name :	Mr. Sandip Pundlik Deore
Designation :	Partner
Name :	Mr. Manohar Malji Deore
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Supplier and Trader of Onion, Garlic, Potato, Fruits, Tomato etc. (Confirmed by management)
Products :	<ul style="list-style-type: none"> • Onion • Garlic • Potato • Fruits • Tomato etc.
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment and Cheque
Purchasing :	Advance Payment and Cheque

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GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesalers, Retailers and End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	300 (Approximately)	
Bankers :	Banker Name 1:	ICICI Bank Limited
	Branch :	3, Rushiraj Tower, Jehan Circle, Gangapur Road, Opposite Reliance Fresh, Nashik, Maharashtra, India
	Person Name (With Designation) :	--
	Contact Number :	91-9021667777 (Continuously Ringing)
	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 :	--
	Banker Name 2:	Saraswat Co-operative Bank
	Branch :	G-1&2, Sujyot Trate Centre, Opposite, Rajeev Gandhi Bhavan, Sharampur Road, Nashik-422002, Maharashtra, India
	Person Name (With Designation) :	--

	Contact Number :	91-253-2581293
	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 :	Banker non-cooperative

- Bank of India, La Salgaon, Nashik, Maharashtra, India

Facilities :	Secured Loan	31.03.2018	31.03.2017
		(INR in Million) (Provisional)	(INR in Million)
	Bank OCC A/c (Bank OD A/c)		
	Saraswat Bank		126.272
	ICICI Bank Car Loan		0.880
	Reliance Capital Limited		27.222
	Shriram City Union Finance Limited		27.047
	Sundaram Finance (Eco Sport)		0.073
	Secured Loans	223.624	0.000
	Total	223.624	181.494

Auditors :	
Name :	M K Tatiya and Associates Chartered Accountants
Address :	Nashik, Maharashtra, India
Membership No.:	149331
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2018 (Provisional)

Capital Investment :	(INR in million)
Khandu Pandit Deore	28.128
Manohar Malji Deore	4.217
Prabhakar Pandit Deore	5.265
Sandip Pundlik Deore	9.572

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SA TAX	(0.047)
Shivaji Pandit Deore	14.258
Total	61.393

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Partners Capital	61.393	52.606	35.977
2] Reserves & Surplus	4.891	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	66.284	52.606	35.977
LOAN FUNDS			
1] Secured Loans	46.933	55.222	120.448
2] Unsecured Loans	39.689	21.235	22.204
3] Bank OD A/c	176.691	126.272	0.000
TOTAL BORROWING	263.313	202.729	142.652
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	329.597	255.335	178.629
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	5.487	2.545	2.985
	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	90.890	70.762	70.726
Sundry Debtors	308.951	244.914	131.582
Cash & Bank Balances	4.002	4.199	7.308
Other Current Assets	0.000	0.000	0.000
Loans, Advances & Deposits	0.617	0.665	2.230
Total Current Assets	404.460	320.540	211.846
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	82.433	68.213	31.049
Other Current Liabilities	(4.412)	(0.493)	5.153
Provisions	2.329	0.030	0.000
Total Current Liabilities	80.350	67.750	36.202
Net Current Assets	324.110	252.790	173.644
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	329.597	255.335	178.629

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
	SALES			
	Income	2893.313	976.573	1197.780
	Other Income	0.000	2.162	0.247
	TOTAL	2893.313	978.735	1198.027
Less	EXPENSES			
	Cost of goods sold	2758.462	907.385	1154.873
	Freight Expenses Group	65.311	8.391	7.659
	Bardan Fright	0.054	0.000	0.000
	Carting Comm.	0.004	0.016	0.006
	Carting Wagan Expenses	0.042	0.183	0.094
	Hamali Expenses A/c	4.738	0.000	1.107
	Majuri Expenses	15.823	9.212	3.684
	Rate WT & Quality Diff.	0.757	0.269	0.181
	Bardan Printing Expenses	0.685	0.274	0.149
	Audit Fees	0.000	0.030	0.030
	Car Insurance	0.028	0.113	0.000
	Cars Repairing and Maintenance	0.021	0.149	0.000
	Courier Expenses	0.001	0.010	0.000
	Crossing Expenses	0.318	0.000	0.000
	Diesel and Petrol	0.782	0.000	0.000
	Discount on sales	1.709	0.090	0.000
	Electricity Bill Expenses	0.023	0.019	0.162
	General Insurance	0.229	0.000	0.000
	Godown Repairs and Maintenance	0.364	0.000	0.000
	Office Rent	0.407	0.190	0.610
	Mobile and Telephone Expenses	0.153	0.181	0.164
	Printing and Stationery	1.096	0.045	0.000
	Processing Fees	0.208	0.079	0.100
	Salary To Partners	1.500	0.000	0.000
	Salary Expenses	0.000	2.065	1.290
	Other expenses	19.240	22.637	7.359
	TOTAL	2871.955	951.338	1177.468
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	21.358	27.397	20.559
Less	FINANCIAL EXPENSES	15.809	23.436	15.924
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	5.549	3.961	4.635

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Less/ Add	DEPRECIATION/ AMORTISATION	0.658	0.457	0.535
	NET PROFIT/ (LOSS)	4.891	3.504	4.100

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 (Provisional)	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	38.98	91.54	40.10
Account Receivables Turnover (Income / Sundry Debtors)	9.36	3.99	9.10
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	10.91	27.44	9.81
Inventory Turnover (Operating Income / Inventories)	0.23	0.39	0.29
Asset Turnover (Operating Income / Net Fixed Assets)	3.89	10.77	6.89

LEVERAGE RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.84	0.83
Debt Equity Ratio (Total Liability / Networth)	3.97	3.85	3.97
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.81	1.69	1.62
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.08	0.05	0.08
Interest Coverage Ratio (PBIT / Financial Charges)	1.35	1.17	1.29

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PROFITABILITY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.17	0.36	0.34
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.19	1.08	1.91
Return on Investment (ROI) ((PAT / Networth) * 100)	%	7.38	6.66	11.40

SOLVENCY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		3.37	3.60	3.63
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.61	2.81	2.42
G-Score Ratio Financial (Networth / Total Assets)		0.16	0.16	0.17
G-Score Ratio Debt (Debts / Equity Capital)		4.29	3.85	3.97
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		3.37	3.60	3.63

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

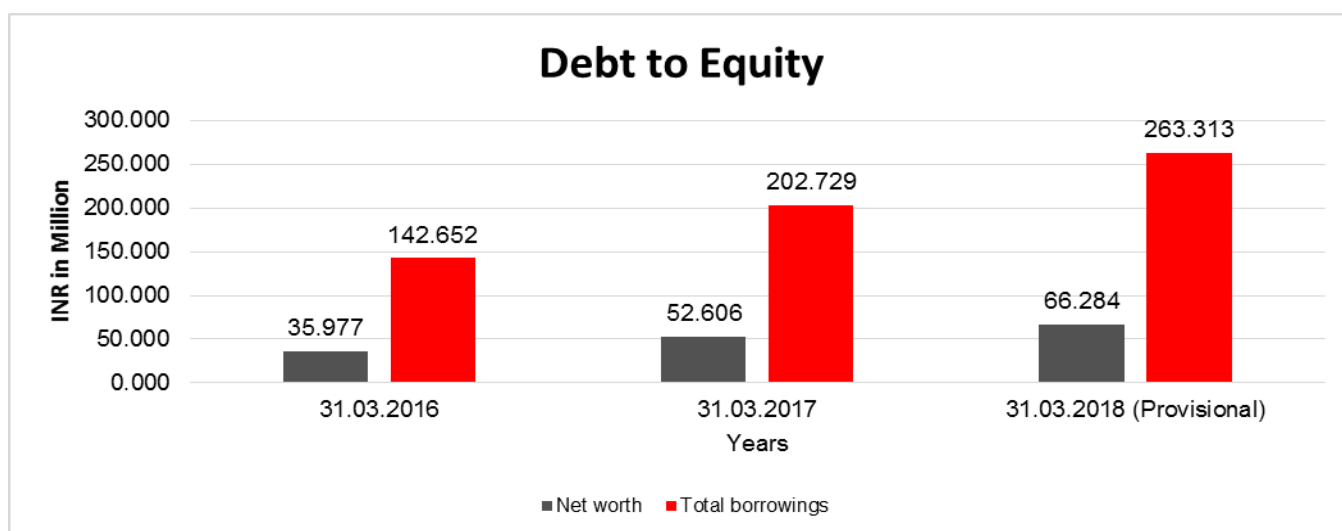
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Partners' Capital	35.977	52.606	61.393
Reserves & Surplus	0.000	0.000	4.891
Net worth	35.977	52.606	66.284

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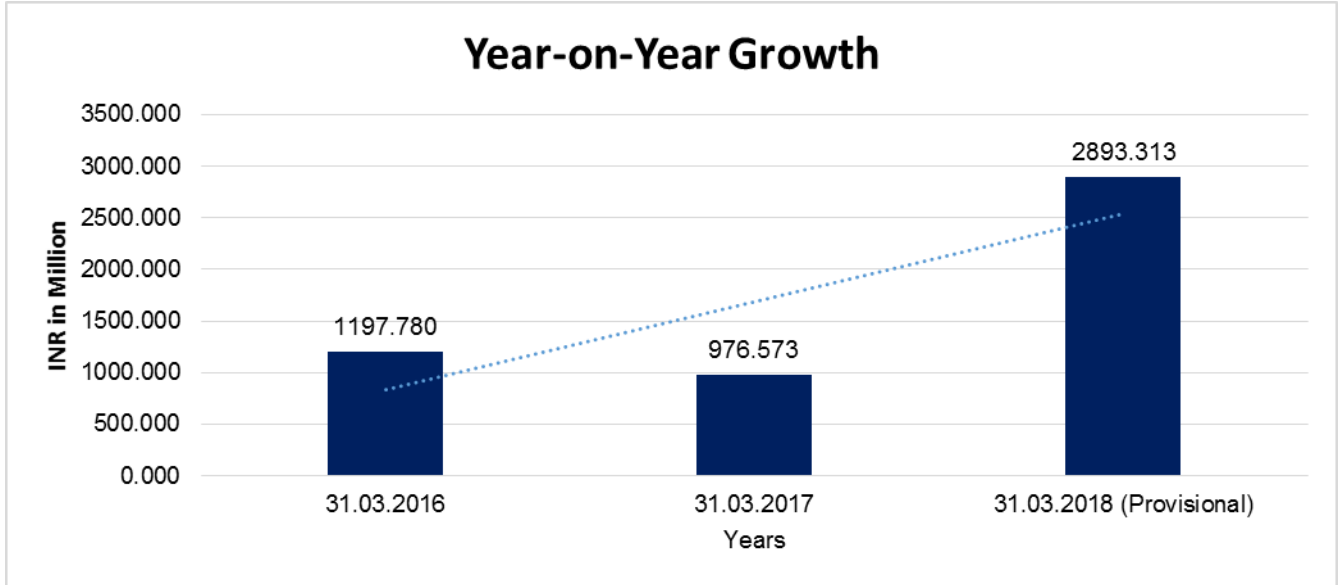
Secured Loans	120.448	55.222	46.933
Unsecured Loans	22.204	21.235	39.689
Bank O/D	0.000	126.272	176.691
Total borrowings	142.652	202.729	263.313
Debt/Equity ratio	3.965	3.854	3.972



YEAR-ON-YEAR GROWTH

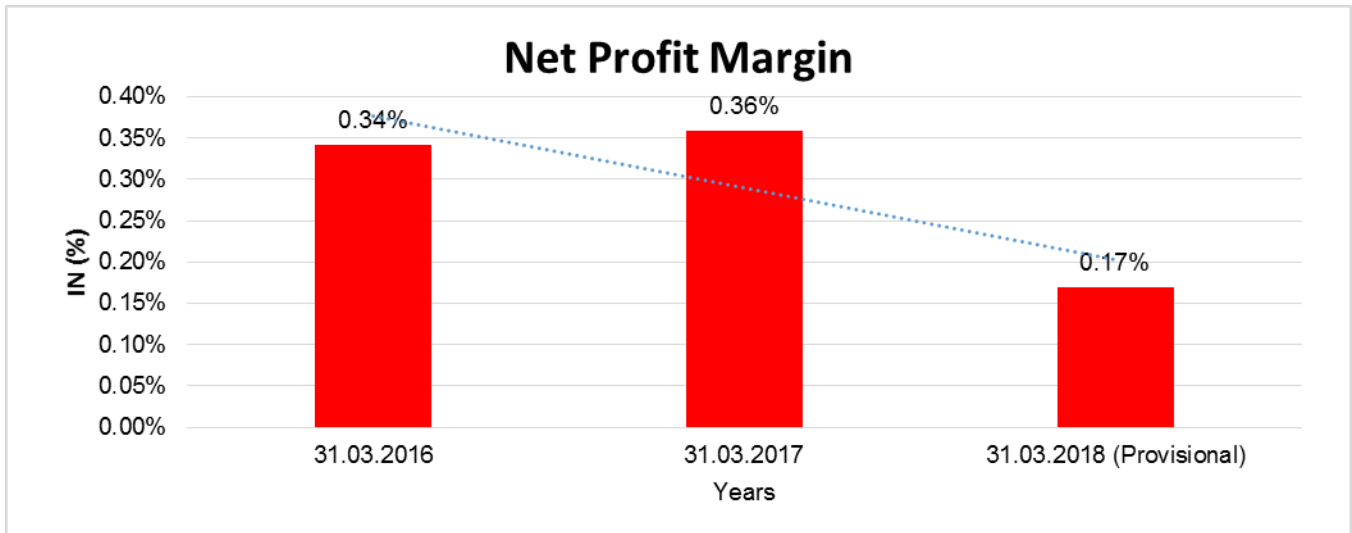
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	(INR in Million)	(INR in Million)	(INR in Million)
Sales	1197.780	976.573	2893.313
		(18.468)	196.272

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NET PROFIT MARGIN

	31.03.2016	31.03.2017	31.03.2018 (Provisional)
Net Profit Margin	(INR in Million)	(INR in Million)	(INR in Million)
Sales	1197.780	976.573	2893.313
Profit	4.100	3.504	4.891
	0.34%	0.36%	0.17%



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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	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	No
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	Yes
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	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

PARTICULAR	31.03.2018 (INR in Million) (Provisional)	31.03.2017 (INR in Million)
Citra Sanjay Deore		1.500
Edelweiss Retail Finance Limited		2.495
ICICI Bank Business Loan		0.755
Joganiya Drilling Co.		0.740
Nitin Jadhav		2.500
Pundalik Ananda Deore		3.868
Ratana Laxman Deore (Umarana)		(0.041)
Sahebrao Sayaji Deore		0.800
Tata Capital Financials Limited		2.057
Vaibhav Laxman Deore (Umarana)		(0.041)
Rajendra P Deore		6.602
Total	39.689	21.235

FIXED ASSETS

- Bardan Printing Machine
- Computer Software
- Eco Sport Car MH 41AE-9696
- Electronic Weight Machine
- Fortuner Car
- Mahindra Car
- Tagari (Tuff)
- Toyota Car
- Motor Cycle
- Toyota Car (Innova)

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 :	SUP
Analysis Done by :	VIV
Report Prepared by :	JYTK

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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