

MIRA INFORM REPORT

Report No. :	534900
Report Date :	20.10.2018

IDENTIFICATION DETAILS

Name :	TIKAMSA DULICHAND NATURAL FIBRES LIMITED
Registered Office :	321-322, Vikram-Tower, Sapna Sangita-Main-Road, Indore – 452001, Madhya Pradesh
Mob. No.:	91-9595865665 [Mr. Mustafir]
Country :	India
Financials (as on) :	31.03.2015
Date of Incorporation :	09.08.1996
CIN No.: [Company Identification No.]	U18101MP1996PLC011103
Capital Investment / Paid-up Capital :	INR 20.786 Million
PAN No.: [Permanent Account No.]	AAACT6446N
GSTN : [Goods & Service Tax Registration No.]	23AAACT6446N1Z2 23AAACT6446N2Z1
Legal Form :	A Closely Held Public Limited Liability Company.
Line of Business :	<ul style="list-style-type: none"> • Manufacturer and Trader of Kapas, Cotton Seed, etc. [Registered Activity] • Manufacturing, Processing and Dealing in all types of textile goods dress materials, fabrics, cloths, yarns such as nets, mating hosiery, plastic, cloths, water proof fabrics, etc. [As per Memorandum of Association]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

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MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 200000
Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1996 having moderate track record.</p> <p>As per available financial of 2015, the company has reported decline in its revenue but has booked low profitability margin during the year.</p> <p>Rating possesses moderate financial risk profile marked by average net worth base and low cash accruals.</p> <p>Rating gets constrained on account of non-availability of latest financial and intense competition in a highly fragmented veterinary medicine industry.</p> <p>However rating is partially offset by the extensive experience of the promoters in industry.</p> <p>Payments are reported to be unknown.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p> <p>Note:</p> <p>Management has failed to file its financial with Registrar of the companies after 31st March 2015.</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

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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

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 DENIED BY

Name :	Mr. Mustafir
Designation :	Accountant
Contact No.:	91-9595865665
Date :	16.10.2018

Tel. No.: 91-2554-321116 Not Working.

LOCATIONS

Registered Office :	321-322, Vikram-Tower, Sapna Sangita-Main-Road, Indore – 452001, Madhya Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9595865665 [Mr. Mustafir]
Fax No.:	Not Available
E-Mail :	diamondsdco@gmail.com tdnflmalegaon@gmail.com
Warehouse :	203 Gagan Tower, Tilak Road, Tamba Kanta, Malegaon – 423203, Nashik, Maharashtra, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Mahendra Kumar Gupta
Designation :	Director
Address :	522 Khatiwala Tank Sch, No.44 Shraavanvilla Indore – 452014, Madhya Pradesh, India
Date of Birth/Age :	10.10.1961
Qualification :	Graduate

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Date of Appointment :	09.08.1996
PAN No.:	AECPG7317Q
DIN No.:	02245406
Name :	Mr. Alok Gupta
Designation :	Director
Address :	Patel Marg Kukshi Kukshi - 454331, Madhya Pradesh, India
Date of Birth/Age :	23.06.1974
Qualification :	Graduate
Date of Appointment :	09.08.1996
PAN No.:	AEUPG0601F
DIN No.:	02627916
Name :	Mr. Som Chand Gupta
Designation :	Director
Address :	82. Wd No. 4 Patel Marg Tehsil Kukshi Kukshi – 454331 Madhya Pradesh, India
Date of Birth/Age :	23.12.1946
Qualification :	Graduate
Date of Appointment :	09.08.1996
PAN No.:	AEUPG0602G
DIN No.:	02720525

KEY EXECUTIVES

Name :	Mr. Mustafir
Designation :	Accountant

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2016

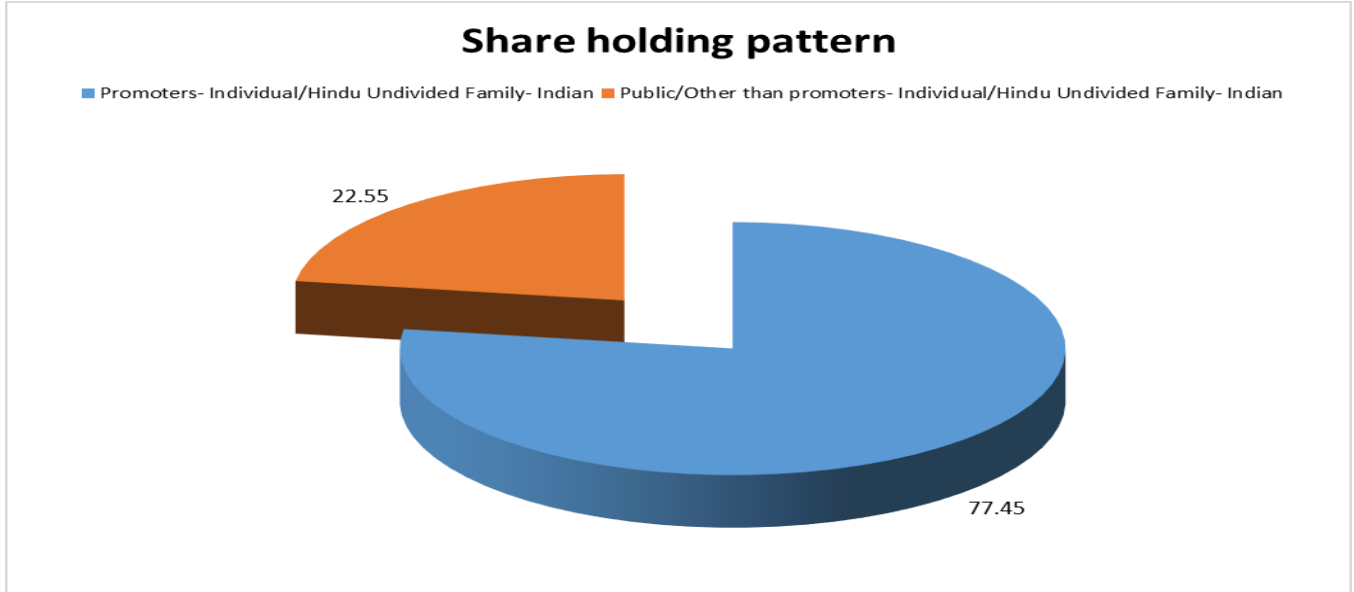
SHAREHOLDING DETAILS FILE ATTACHED.

Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2016

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	77.45
Public/Other than promoters- Individual/Hindu Undivided Family- Indian	22.55
Total	100.00

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BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> • Manufacturer and Trader of Kapas, Cotton Seed, etc. [Registered Activity] • Manufacturing, Processing and Dealing in all types of textile goods dress materials, fabrics, cloths, yarns such as nets, mating hosiery, plastic, cloths, water proof fabrics, etc. [As per Memorandum of Association] 	
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service
	Cotton Seed and Oil and Bales and Cake and Yarn	15162011
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

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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 :	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 :	HDFC Bank Limited	
	Branch :	Senapati Bapat Marg, Lowel Parel (West), Mumbai – 400013, 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	As on 31.03.2015	As on 31.03.2014
	LONG TERM BORROWING		
	Working capital loans from banks	0.000	79.318
	Rupee term loans from others	119.161	0.000
	Total	119.161	79.318

Auditors :	
Name :	Pankaj Bansal and Associates Chartered Accountants
Address :	Narmada Bhawan, Indira Gandhi Ward, Shukrawara Mohalla, Harda , Madhya Pradesh, India
PAN N Income-tax PAN of auditor or auditor's firm :	ACOPB1177H
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2015

Authorised Capital :

No. of Shares	Type	Value	Amount
2500000	Equity Shares	INR 10/- each	INR 25.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2078550	Equity Shares	INR 10/- each	INR 20.786 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2015	31.03.2014
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		20.786	20.786
(b) Reserves & Surplus		70.354	68.360
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds (1) + (2)		91.140	89.146
(3) Non-Current Liabilities			
(a) long-term borrowings		119.161	79.318
(b) Deferred tax liabilities (Net)		1.440	1.440
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		120.601	80.758
(4) Current Liabilities			
(a) Short term borrowings		14.254	14.264
(b) Trade payables		0.000	0.000
(c) Other current liabilities		47.335	44.350
(d) Short-term provisions		2.852	3.491
Total Current Liabilities (4)		64.441	62.105
TOTAL		276.182	232.009
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		26.206	26.942
(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

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(d) Long-term Loan and Advances		0.000	0.000
(e) Other Non-current assets		0.000	0.000
Total Non-Current Assets		26.206	26.942
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		67.646	81.168
(c) Trade receivables		140.106	111.599
(d) Cash and cash equivalents		5.490	4.547
(e) Short-term loans and advances		36.734	7.753
(f) Other current assets		0.000	0.000
Total Current Assets		249.976	205.067
TOTAL		276.182	232.009

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2015	31.03.2014
	SALES		
	Income	1017.095	1160.354
	Other Income	12.349	3.497
	TOTAL	1029.444	1163.851
Less	EXPENSES		
	Cost of Materials Consumed	964.879	1104.060
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(3.243)	9.367
	Employees benefits expense	1.370	1.164
	Other expenses	61.799	39.773
	TOTAL	1024.805	1154.364
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.639	9.487
Less	FINANCIAL EXPENSES	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	4.639	9.487
Less	DEPRECIATION/ AMORTISATION	1.695	1.776
	PROFIT/ (LOSS) BEFORE TAX	2.944	7.711

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Less	TAX		0.950	2.000
	PROFIT/ (LOSS) AFTER TAX		1.994	5.711
	Earnings / (Loss) Per Share (INR)		0.01	0.34

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		31.03.2015	31.03.2014
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flows from (used in) operations		2.944	7.711

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2015	31.03.2014
Average Collection Days (Sundry Debtors / Income * 365 Days)		50.28	35.10
Account Receivables Turnover (Income / Sundry Debtors)		7.26	10.40
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	0.00
Inventory Turnover (Operating Income / Inventories)		0.07	0.12
Asset Turnover (Operating Income / Net Fixed Assets)		0.18	0.35

LEVERAGE RATIOS

PARTICULARS		31.03.2015	31.03.2014
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.66	0.61
Debt Equity Ratio (Total Liability / Networth)		1.46	1.05

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Current Liabilities to Networth (Current Liabilities / Net Worth)		0.71	0.70
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.29	0.30

PROFITABILITY RATIOS

PARTICULARS		31.03.2015	31.03.2014
Net Profit Margin ((PAT / Sales) * 100)	%	0.20	0.49
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.72	2.46
Return on Investment (ROI) ((PAT / Networth) * 100)	%	2.19	6.41

SOLVENCY RATIOS

PARTICULARS		31.03.2015	31.03.2014
Current Ratio (Current Assets / Current Liabilities)		3.88	3.30
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.83	1.99
G-Score Ratio Financial (Networth / Total Assets)		0.33	0.38
G-Score Ratio Debt (Debts / Equity Capital)		6.42	4.50
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		3.88	3.30

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

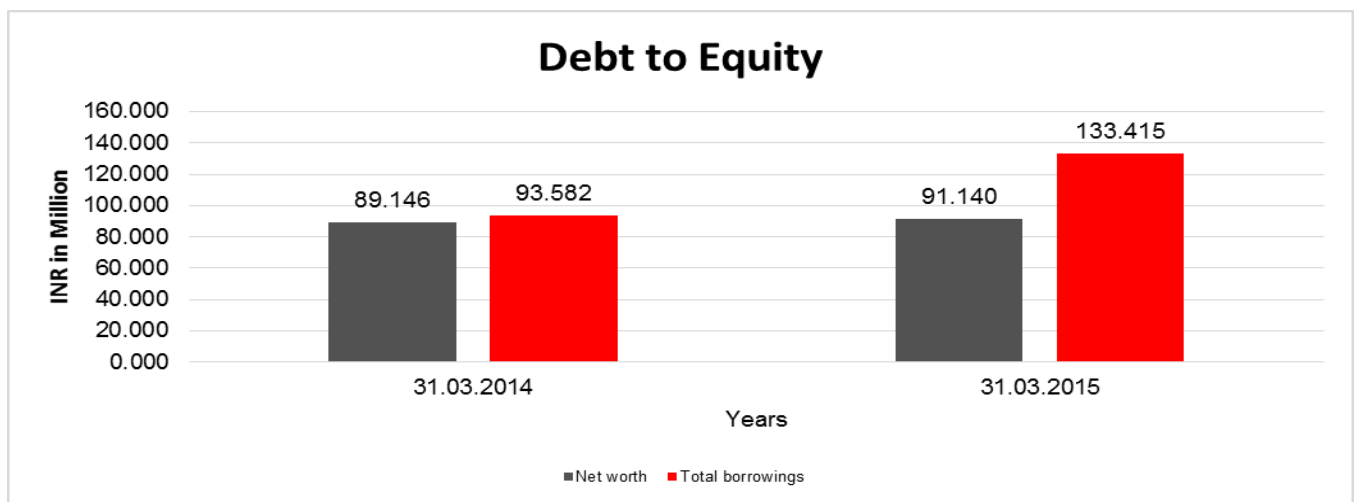
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2014	31.03.2015
	INR In Million	INR In Million
Share Capital	20.786	20.786
Reserves & Surplus	68.360	70.354

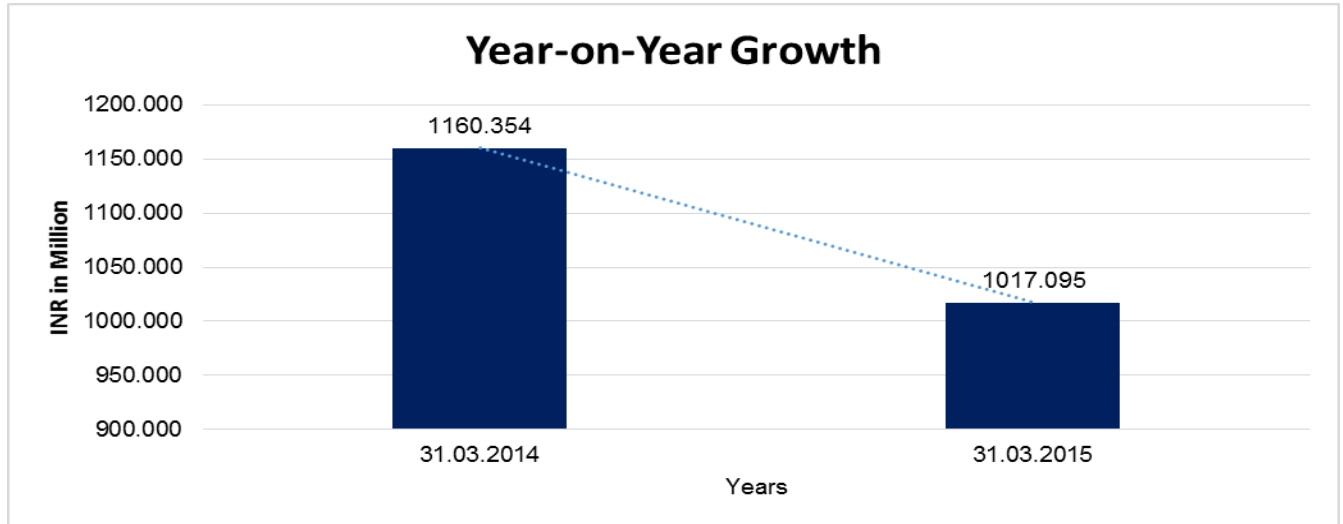
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Share Application money pending allotment	0.000	0.000
Net worth	89.146	91.140
long-term borrowings	79.318	119.161
Short term borrowings	14.264	14.254
Total borrowings	93.582	133.415
Debt/Equity ratio	1.050	1.464



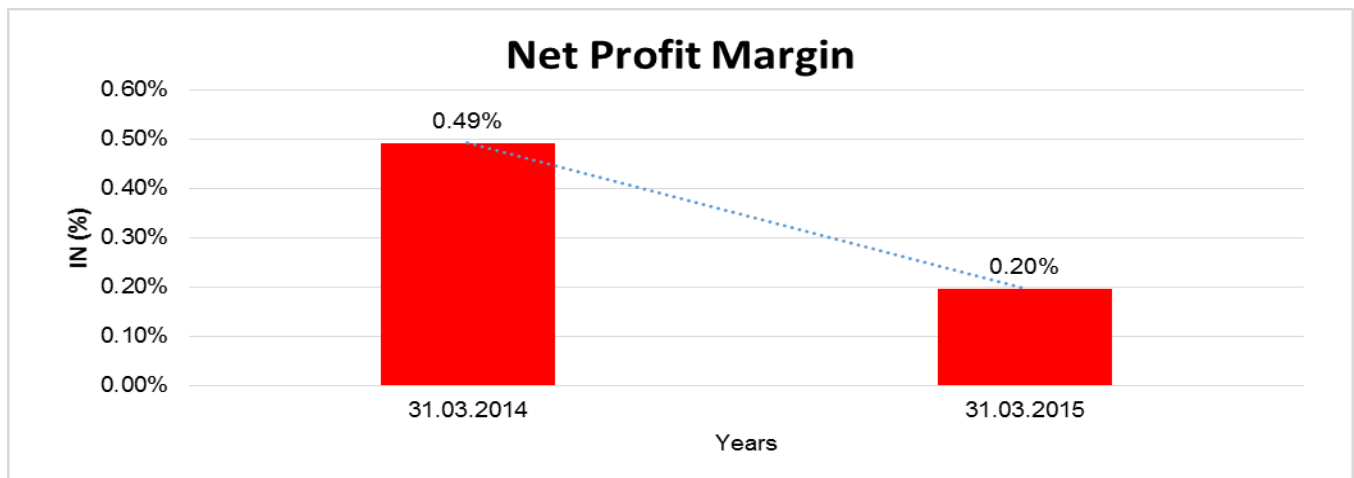
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2014	31.03.2015
	INR In Million	INR In Million
Sales	1160.354	1017.095
		(12.346)



NET PROFIT MARGIN

Net Profit Margin	31.03.2014	31.03.2015
	INR In Million	INR In Million
Sales	1160.354	1017.095
Profit	5.711	1.994
	0.49%	0.20%



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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	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
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	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	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

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2015	As on 31.03.2014
SHORT TERM BORROWING		
Other loans and advances	14.254	14.264
Total	14.254	14.264

INDEX OF CHARGE:

Charges Registered								
SN o	SRN	Charge Id	Charg e Holder Name	Date of Creation	Date of Modificati on	Date of Satisfacti on	Amount	Address
1	G018636 95	1000221 58	HDFC BANK LIMIT ED	04/02/20 16	-	-	19900000.0	Senapati Bapat Marg,Lowel Parel (W)MumbaiMH40 0013IN
2	G493937 54	1054004 4	HDFC BANK LIMIT ED	24/09/20 14	23/05/201 7	-	130000000.0	HDFC BANK HOUSESENAPA TI BAPAT MARGLOWER PAREL WMUMBAIMH40 0013IN
3	G428693 70	9020899 1	STAT E BANK OF INDO RE	25/01/20 02	-	29/04/201 7	10000000.0	KUKSHI BRANCHDHARM PIN
4	G428721 27	1015314 8	STAT E BANK OF INDO RE	19/03/20 09	-	29/04/201 7	125000000.0	ANAND GANJ MANDIKUKSHI BRANCH, KUKSHIDHARM P454331IN
5	G428704 28	9020841 1	STAT E BANK OF INDO RE	31/03/19 99	-	29/04/201 7	5000000.0	KUKSHIKUKSHI MPIN
6	G428715 09	9020341 0	STAT E BANK	20/12/19 97	-	29/04/201 7	12500000.0	KUKSHI BRANCHKUKSHI MPIN

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			OF INDO RE					
7	G428701 54	1004654 3	STAT E BANK OF INDO RE	30/03/20 07	-	29/04/201 7	10000000.0	ANAND GANJ MANDIKUKSHIM P454331IN
8	G428691 80	9020879 3	STAT E BANK OF INDO RE	15/01/20 01	-	29/04/201 7	10000000.0	KUKSHI BRANCHDHARM PIN
9	G428712 77	9020883 3	STAT E BANK OF INDO RE	22/03/20 01	30/03/200 7	29/04/201 7	40000000.0	ANANK GANG MANDIKUKSHIM P454331IN

FIXED ASSETS:

- Land
- Buildings
- Vehicles
- Office equipment

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 73.64
UK Pound	1	INR 95.89
Euro	1	INR 84.37

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	NIS
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	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)