

## MIRA INFORM REPORT

Report No. :	536647
Report Date :	29.10.2018

### IDENTIFICATION DETAILS

Name :	METROLINE ASSOCIATES
Registered Office :	Viraj Bunglow Sr. No 1114A, Sathe Colony, Subhash Nagar, Shukrawar Peth, Pune – 411002, Maharashtra
Mobile No.:	91-9422079246 [Mr. Sanjay Irappa Halappanavar]
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	1994
Capital Investment :	INR 24.298 Million
IEC No.: [Import-Export Code No.]	3115010621
PAN No.: [Permanent Account No.]	AAEPH1738A
GSTN : [Goods & Service Tax Registration No.]	27AAEPH1738A1Z9
TIN NO.:	27140063212
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader, Exporter and Importer of Telecom Products and Accessories such as conference Phones, Video Conference Phones, Beetel Telephones, Phone recorder, etc. [Confirmed by Management]
No. of Employees :	25 [Approximately]

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> 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

<b>Maximum Credit Limit :</b>	USD 69000 [INR 5046315.00]
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually Correct
<b>Litigation :</b>	Clear

**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**

**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.

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**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 29.10.2018

**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**

<b>Name :</b>	Mr. Sanjay Irappa Halappanavar
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9422079246
<b>Date :</b>	25.10.2018

**LOCATIONS**

<b>Registered Office :</b>	Viraj Bunglow Sr. No 1114A, Sathe Colony, Subhash Nagar, Shukrawar Peth, Pune – 411002, Maharashtra
<b>Tel. No.:</b>	91-20-24464684
<b>Mobile No.:</b>	91-9422079246 [Mr. Sanjay Irappa Halappanavar]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:sihalappanavar@rediffmail.com">sihalappanavar@rediffmail.com</a>
<b>Website :</b>	<a href="http://www.metrolineassociates.co.in">http://www.metrolineassociates.co.in</a>
<b>Area :</b>	1000 Sq. Ft.
<b>Location :</b>	Leased
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Sanjay Irappa Halappanavar
<b>Designation :</b>	Proprietor
<b>Date of Birth:</b>	19.05.1966
<b>PAN No.:</b>	AAEPH1738A

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trader, Exporter and Importer of Telecom Products and Accessories such as conference Phones, Video Conference Phones, Beetel Telephones, Phone Recorder, etc. [Confirmed by Management]
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<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	
<b>Products :</b>	Finished Goods
<b>Countries :</b>	Middle East Countries
<b>Imports :</b>	
<b>Products :</b>	Raw Material
<b>Countries :</b>	China
<b>Terms :</b>	
<b>Selling :</b>	Cheque and Others [RTGS/NEFT]
<b>Purchasing :</b>	Cheque and Others [RTGS/NEFT]

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	Retailers and End Users	
	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
<b>Remark</b>	--	
<b>No. of Employees :</b>	25 [Approximately]	
<b>Bankers :</b>	<b>Bank Name:</b>	Kotak Mahindra Bank Limited
	<b>Branch:</b>	Shri Rukhmini Sahakari Bank Limited, Shikrapur AP Pabal Road, Shi Krapur, Pune - 412208,

		Maharashtra, India
	<b>Person Name (with Designation):</b>	--
	<b>Contact Number:</b>	91-20-65216622/ 91-2137-272550
	<b>Name of Account Holder:</b>	--
	<b>Account Number:</b>	--
	<b>Account Since (Date/ Year of A/c Opening):</b>	--
	<b>Average Balance Maintained (Optional):</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--
	<b>Account Operation:</b>	--
	<b>Remarks:</b>	Number is not working

<b>Auditors :</b>	
<b>Name :</b>	Patki and Soman Chartered Accountants
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**AS ON 31.03.2018**

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 24.298 Million
<b>Borrowed :</b>	--
<b>Total :</b>	<b>INR 24.298 Million</b>

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account	24.298	20.783	17.524
2] Reserves & Surplus	0.000	0.000	0.000
<b>NETWORTH</b>	<b>24.298</b>	<b>20.783</b>	<b>17.524</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	6.329	7.395	7.473
2] Unsecured Loans	0.451	0.374	0.445
<b>TOTAL BORROWING</b>	<b>6.780</b>	<b>7.769</b>	<b>7.918</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>31.078</b>	<b>28.552</b>	<b>25.442</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress	7.336	7.395	7.741
	0.000	0.000	0.000
<b>INVESTMENT</b>	2.542	1.443	1.208
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories			
Sundry Debtors			
Cash & Bank Balances			
Other Current Assets			
Loans & Advances			
<b>Total Current Assets</b>	<b>32.465</b>	<b>32.897</b>	<b>24.553</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors			
Other Current Liabilities			
Provisions			
<b>Total Current Liabilities</b>	<b>11.265</b>	<b>13.183</b>	<b>8.060</b>
<b>Net Current Assets</b>	<b>21.200</b>	<b>19.714</b>	<b>16.493</b>
<b>MISCELLANEOUS EXPENSES</b>	0.000	0.000	0.000
<b>TOTAL</b>	<b>31.078</b>	<b>28.552</b>	<b>25.442</b>

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**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	<b>SALES</b>			
	Sales	108.372	104.781	88.961
	Other Income	1.891	1.755	1.057
	<b>TOTAL</b>	<b>110.263</b>	<b>106.536</b>	<b>90.018</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Goods Sold	94.527	90.544	76.340
	Custom duty	0.000	0.139	0.078
	Local body tax	0.000	0.000	0.418
	Clg and forwarding expenses	0.132	0.091	0.000
	Employee costs	6.013	5.168	4.291
	Administrative expenses	2.266	2.357	2.112
	Selling and distribution expenses	1.458	1.678	0.972
	<b>TOTAL</b>	<b>104.396</b>	<b>99.977</b>	<b>84.211</b>
	<b>PROFIT BEFORE INTEREST, AND DEPRECIATION AND AMORTISATION</b>	<b>5.867</b>	<b>6.559</b>	<b>5.807</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>0.796</b>	<b>0.707</b>	<b>0.449</b>
	<b>PROFIT BEFORE DEPRECIATION AND AMORTISATION</b>	<b>5.071</b>	<b>5.852</b>	<b>5.358</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.480</b>	<b>0.542</b>	<b>0.334</b>
	<b>PROFIT BEFORE TAX</b>	<b>4.591</b>	<b>0.531</b>	<b>5.024</b>
<b>Less</b>	<b>TAX</b>	<b>0.000</b>	<b>1.405</b>	<b>1.351</b>
	<b>NET PROFIT AFTER TAX</b>	<b>4.591</b>	<b>3.905</b>	<b>3.673</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Asset Turnover (Operating Income / Net Fixed Assets)	0.80	0.89	0.75

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**LEVERAGE RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.43	0.50	0.48
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.72	0.99	0.89
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.48	0.65	0.49
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.30	0.36	0.44
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	7.37	9.28	12.93

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	4.24	3.73	4.13
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	10.84	9.36	10.96
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	18.89	18.79	20.96

**SOLVENCY RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio <i>(Current Assets / Current Liabilities)</i>	2.77	2.43	2.89
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	2.77	2.43	2.89
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.57	0.50	0.52
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	0.72	0.99	0.89
G-Score Ratio Liquidity	2.77	2.43	2.89

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(Total Current Assets / Total Current Liabilities)

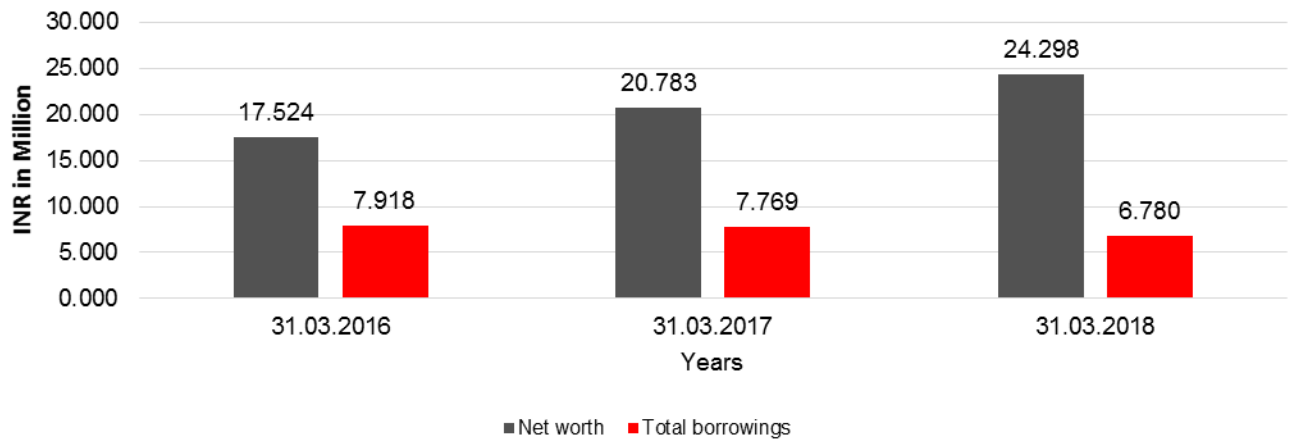
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital Account	17.524	20.783	24.298
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>17.524</b>	<b>20.783</b>	<b>24.298</b>
Secured Loans	7.473	7.395	6.329
Unsecured Loans	0.445	0.374	0.451
<b>Total borrowings</b>	<b>7.918</b>	<b>7.769</b>	<b>6.780</b>
<b>Debt/Equity ratio</b>	<b>0.452</b>	<b>0.374</b>	<b>0.279</b>

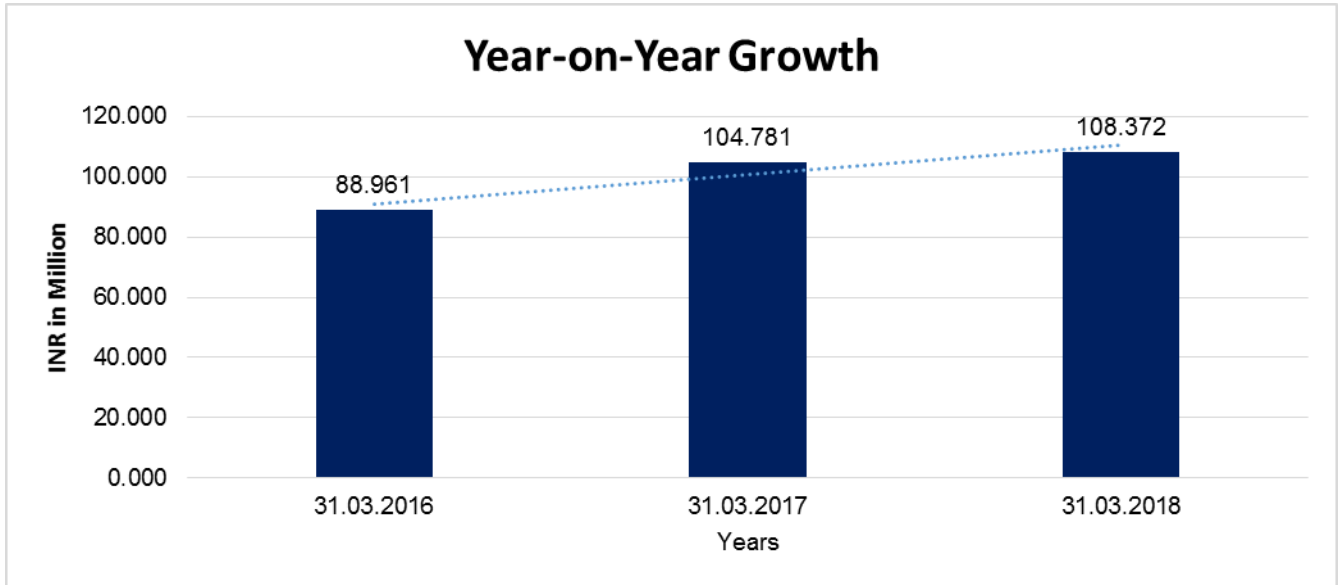
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	88.961	104.781	108.372
		<b>17.783</b>	<b>3.427</b>

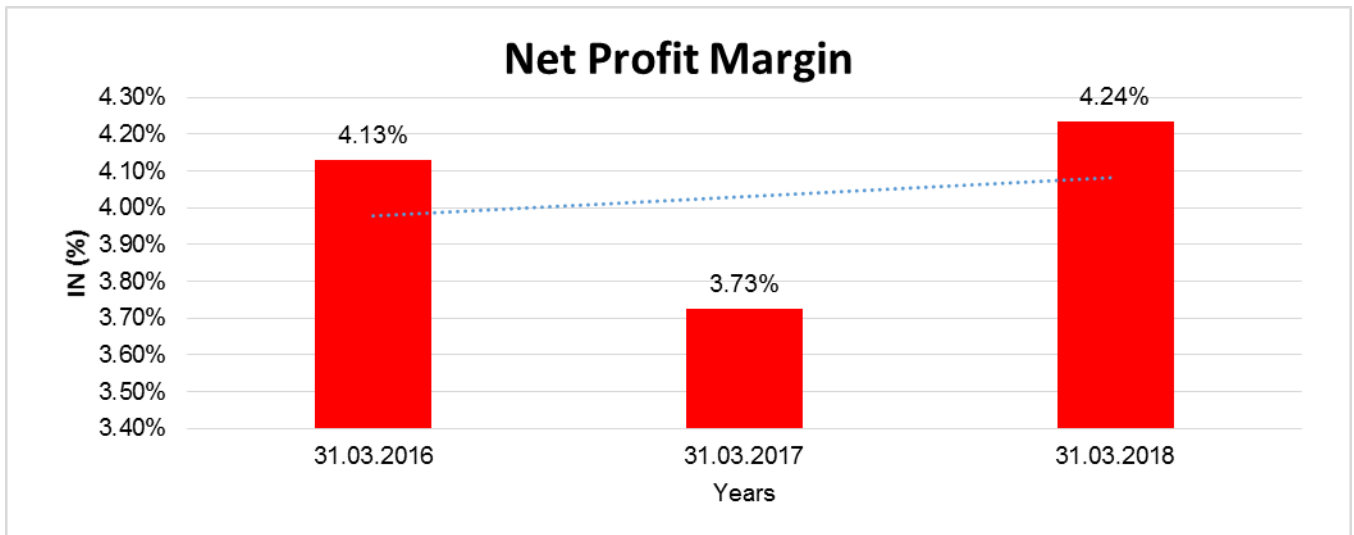
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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	88.961	104.781	108.372
Profit	3.673	3.905	4.591
	<b>4.13%</b>	<b>3.73%</b>	<b>4.24%</b>



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**LOCAL AGENCY FURTHER INFORMATION**

<b>Sr. No.</b>	<b>Check list by info agents</b>	<b>Available in Report (Yes/No)</b>
1	Year of establishment	Yes
2	Constitution of the entity	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
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	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)	Yes
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	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	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

**OBSERVATION POINTS**

<b>Name of Company :</b>	METROLINE ASSOCIATES
<b>Address :</b>	Viraj Bunglow Sr. No 1114A, Sathe Colony, Subhash Nagar, Shukrawar Peth, Pune – 411002, Maharashtra, India
<b>Contact No.:</b>	91-9422079246
<b>Person to whom we met:</b>	Mr. Sanjay Irappa Halappanavar [Proprietor]
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark:</b>	Shukrawar Peth
<b>Total Floors of the Building :</b>	Ground + 1 Floor
<b>Subject situated on:</b>	Ground Floor
<b>Locality:</b>	Residential cum Commercial
<b>Area of Premises:</b>	1000 Sq. Ft.
<b>Area :</b>	Neutral
<b>No. of employees seen at premises:</b>	02 [Approx.]
<b>Proof of visit:</b>	Photos

**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 73.37
UK Pound	1	INR 94.05
Euro	1	INR 83.41

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	TEJ
<b>Analysis Done by :</b>	VIK
<b>Report Prepared by :</b>	ARC

**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	YES
--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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