

MIRA INFORM REPORT

Report No. :	536187
Report Date :	30.10.2018

IDENTIFICATION DETAILS

Name :	AUMJI EXIM PRIVATE LIMITED
Registered Office :	18, Dhar Kothi, Near St-Raphaol School, Indore - 452001 Madhya Pradesh
Mob. No.:	91-8224088813 [Mr. Verma]
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	14.03.2016
CIN No.: [Company Identification No.]	U51909MP2016PTC035541
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AAOCA2382E
GSTN : [Goods & Service Tax Registration No.]	23AAOCA2382E1ZV
Legal Form :	Private Limited Liability Company
Line of Business :	Wholesale Trading of PP Bags and Bitumen [Registered Activity]
No. of Employees :	Not Divulged

RATING & COMMENTS

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

MIRA's Rating : B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Maximum Credit Limit :	USD 3000
Status :	Moderate
Payment Behaviour :	Slow and delayed
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2016. The company is engaged in wholesale trading of PP bags and bitumen.</p> <p>As per the financial of 2018, the company has achieved a massive growth in its revenue as compared to the previous year and has reported a low net profit margin of 0.53%.</p> <p>The company possesses moderate financial position marked by average networth base along with high debt balance sheet profile.</p> <p>Business is active. Payment seems to be slow and delayed.</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 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

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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 30.10.2018

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 DECLINED BY

Name :	Mr. Verma
Designation :	Accountant
Contact No.:	91-8224088813
Date :	28.10.2018

MANAGEMENT NON CO-OPERATIVE [TEL. NO.: 91-8224088832/ 8224088834/ 9793309179]

LOCATIONS

Registered Office :	18, Dhar Kothi, Near St-Raphaol School, Indore – 452001, Madhya Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-8224088813 [Mr. Verma]
Fax No.:	Not Available
E-Mail :	rskasat.com@rediffmail.com

DIRECTORS

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AS ON: 31.03.2018

Name :	Mr.Amar Agrawal			
Designation :	Director			
Address :	Ward N-4 Old A.B. Road, Goi Sendhwa - 451666, Madhya Pradesh, India			
Date of Appointment :	14.03.2016			
DIN No.:	00658736			
Other Directorship :				
	CIN/FCRN	Company Name	Begin Date	End Date
	U17300MP2011PTC025847	K. S. COTEX (INDIA) PRIVATE LIMITED	25/04/2011	-
	U74140WB1994PTC066346	ADVANTAGE EQUI FUND PVT LTD	22/02/2003	-
Name :	Mr. Hemant Kumar Agrawal			
Designation :	Director			
Address :	A.B. Road Goi, Baki Urf Barwani - 451666, Madhya Pradesh, India			
Date of Appointment :	14.03.2016			
DIN No.:	02179306			
Other Directorship :				
	CIN/FCRN	Company Name	Begin Date	End Date
	U17300MP2011PTC025847	K. S. COTEX (INDIA) PRIVATE LIMITED	25/04/2011	-
	U17309MP2008PTC020772	K. S. COT FIBER PRIVATE LIMITED	11/06/2008	-

KEY EXECUTIVES

Name :	Mr. Verma
Designation :	Accountant

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2018

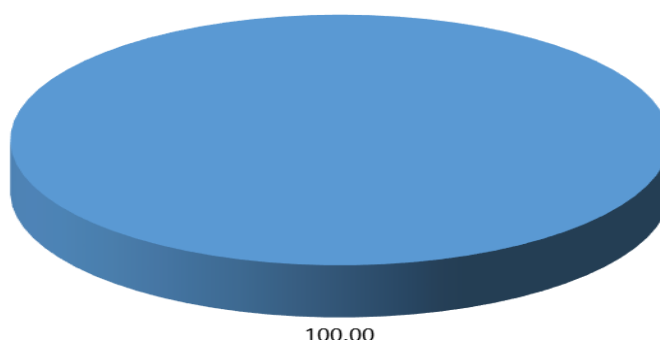
Names of Shareholders	No. of Shares	% age holding
Amar Agrawal	5000	50.00
Hemant Kumar Agrawal	5000	50.00
Total	10000	100.00

AS ON: 20.09.2018

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	100.00
Total	100.00

Share holding pattern

■ Promoters (Individual/Hindu Undivided Family - Indian)



BUSINESS DETAILS

Line of Business : Wholesale Trading of PP Bags and Bitumen [Registered Activity]

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Products :	ITC Code No.	Product Descriptions
	99611459	Trading of PP Bags, Bitumin etc.
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
Bankers :		

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	Bank Name:	Union Bank of India	
	Branch:	--	
	Person Name (with Designation):	--	
	Contact Number:	--	
	Name of Account Holder:	--	
	Account Number:	--	
	Account Since (Date/ Year of A/c Opening):	--	
	Average Balance Maintained (Optional):	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	
	Account Operation:	--	
	Remarks:	--	
	Facilities :	SECURED LOANS	
		31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
		SHORT TERM BORROWINGS	
		Cash credit loan a/c	
		Union bank of India, Sanyogita Ganj Branch, Indore	33.721 35.906
		Total	33.721 35.906

Auditors :	
Name :	Prakash Wohra and Company Chartered Accountants
Address :	210,Royal Gold, 2nd Floor, 4-A, Yeshwant Niwas Road, Opposite City Centre, Indore – 452001, Madhya Pradesh, India
Tel. No.:	91-731-2533955/ 4225525
E-Mail :	prakashwohra@yahoo.com
Income-tax PAN of auditor or auditor's firm :	AACFP7838F
Memberships :	Not Available
Collaborators :	Not Available
Related Parties :	<ul style="list-style-type: none"> • Advantage Equi Fund Private Limited • Mantram Technofab Private Limited • Om Cotton Fibre

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

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

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018	31.03.2017
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		0.100	0.100
(b) Reserves & Surplus		1.112	0.359
(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)		1.212	0.459
(3) Non-Current Liabilities			
(a) Long-term borrowings		6.477	6.419
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		6.477	6.419
(4) Current Liabilities			
(a) Short term borrowings		33.721	35.906
(b) Trade payables		5.767	17.574
(c) Other current liabilities		0.000	0.000
(d) Short-term provisions		0.335	0.475
Total Current Liabilities (4)		39.823	53.955
TOTAL		47.512	60.833
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		0.000	0.000
(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		0.000	0.000
(e) Other Non-current assets		0.080	0.032
Total Non-Current Assets		0.080	0.032

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(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.124
(c) Trade receivables		43.695	55.212
(d) Cash and cash equivalents		0.357	0.467
(e) Short-term loans and advances		3.380	4.998
(f) Other current assets		0.000	0.000
Total Current Assets		47.432	60.801
TOTAL		47.512	60.833

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017
	SALES		
	Revenue from Operations	142.721	56.405
	Other Income	3.598	0.727
	TOTAL	146.319	57.132
Less	EXPENSES		
	Purchases of Stock-in-Trade	121.386	51.261
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.124	(0.124)
	Employees benefits expense	0.096	0.212
	Other expenses	19.885	4.099
	TOTAL	141.491	55.448
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.828	1.684
Less	FINANCIAL EXPENSES	3.810	1.160
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	1.018	0.524
Less/ Add	DEPRECIATION/ AMORTISATION	0.005	0.005
	PROFIT BEFORE TAX	1.013	0.519
Less	TAX	0.261	0.160
	PROFIT AFTER TAX	0.752	0.359

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	IMPORTS			
	Raw Materials		1.652	10.047
	Earnings Per Share (INR)		75.23	35.93

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS		31.03.2018	31.03.2017
Current Maturities of Long term debt		NA	NA
Cash generated from operations		(3.115)	0.554
Net Cash from/ (used in) Operating Activities		(3.376)	0.394

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)		111.75	357.28
Account Receivables Turnover (Income / Sundry Debtors)		3.27	1.02
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		17.34	125.13
Inventory Turnover (Operating Income / Inventories)		0.00	13.58
Asset Turnover (Operating Income / Net Fixed Assets)		0.00	0.00

LEVERAGE RATIOS

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.97	0.99
Debt Equity Ratio		33.17	92.21

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)		32.86	117.55
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		1.27	1.45

PROFITABILITY RATIOS

PARTICULARS			31.03.2018	31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%		0.53	0.64
Return on Total Assets ((PAT / Total Assets) * 100)	%		1.58	0.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%		62.05	78.21

SOLVENCY RATIOS

PARTICULARS			31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)			1.19	1.13
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			1.19	1.12
G-Score Ratio Financial (Networth / Total Assets)			0.03	0.01
G-Score Ratio Debt (Debts / Equity Capital)			401.98	423.25
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.19	1.13

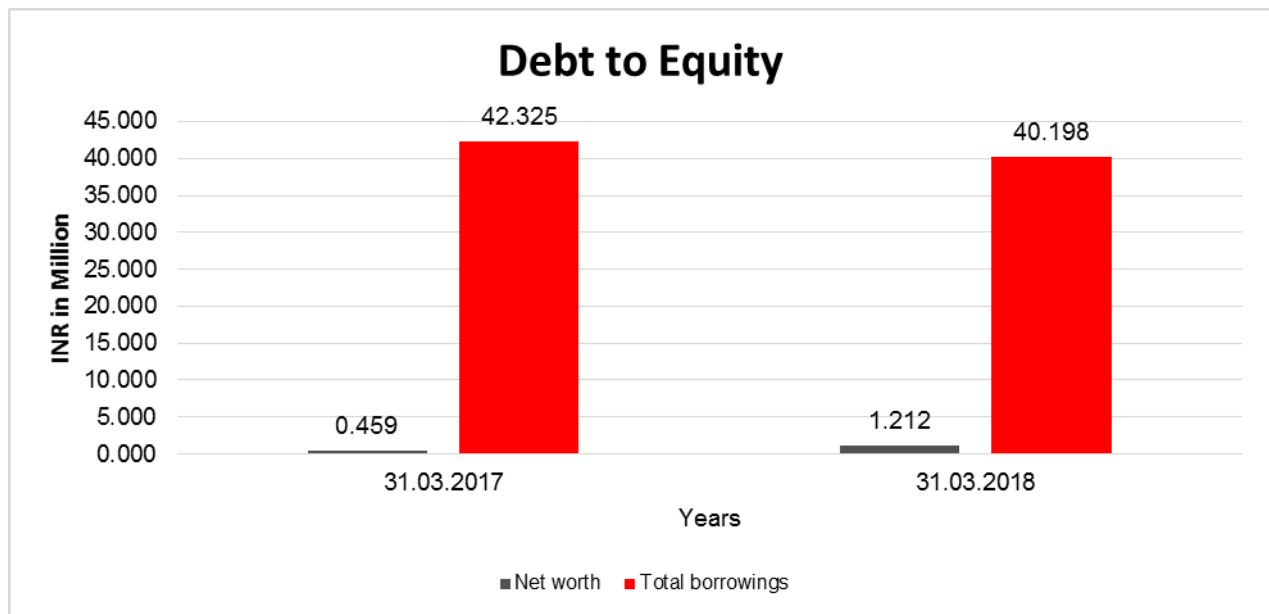
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

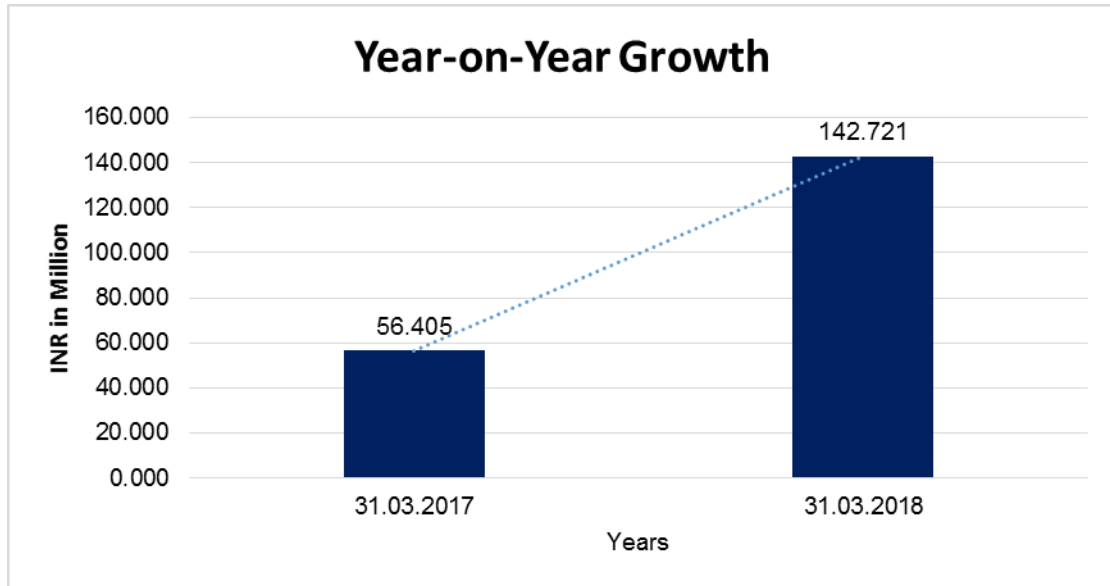
Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Share Capital	0.100	0.100
Reserves & Surplus	0.359	1.112
Money received against share warrants	0.000	0.000
Share Application money pending allotment	0.000	0.000
Net worth	0.459	1.212
long-term borrowings	6.419	6.477
Short term borrowings	35.906	33.721
Total borrowings	42.325	40.198
Debt/Equity ratio	92.211	33.167



YEAR-ON-YEAR GROWTH

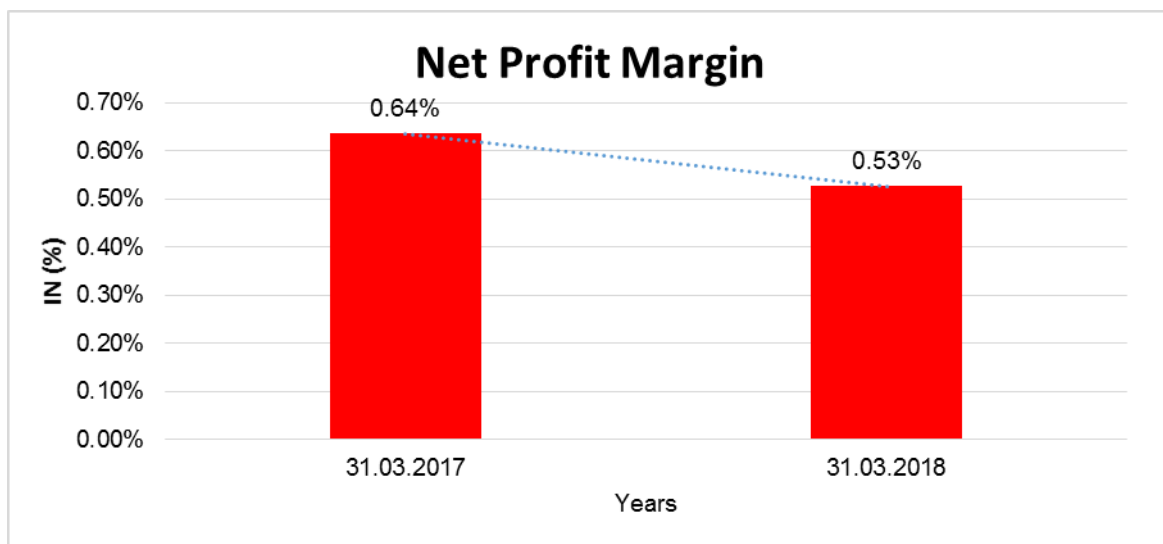
Year on Year Growth	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	56.405	142.721
		153.029

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NET PROFIT MARGIN

Net Profit Margin	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	56.405	142.721
Profit	0.359	0.752
	0.64%	0.53%



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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	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	No
17	Details of sister concerns	Yes
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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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

INDEX OF CHARGES

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G89320030	100091714	UNION BANK OF INDIA	02/12/2016	-	19/05/2018	40000000.0	1/3, MURAI MOHALLA, SANYOGITA GANJ, INDORE

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
From other parties	6.477	6.419
Total	6.477	6.419

OPERATIONS AND PERFORMANCE REVIEW

During the year total income of the company has increased from 57.132 million for the F.Y. 2016-17 to INR 146.319 million for the F.Y. 2017-18. While the profit is increased from INR 0.359 million for the F.Y. 2016-17 to INR 0.752 million for the F.Y. 2017-18. The Directors are confident and trying hard to increase the profitability during the current financial year with dedicated efforts of the management.

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 73.42
UK Pound	1	INR 94.26
Euro	1	INR 83.69

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	NYT
Report Prepared by :	ARC

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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	YES
--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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