

MIRA INFORM REPORT

Report No. :	527667
Report Date :	04.09.2018

IDENTIFICATION DETAILS

Name :	CRESCENT COLD STORAGE PRIVATE LIMITED
Registered Office :	A-47 TTC Industrial Area, MIDC Mahape, Navi Mumbai, Thane – 400701, Maharashtra
Mobile No.:	91-9819173361 (Mr. Abdul Rahim)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	10.07.1996
CIN No.: [Company Identification No.]	U63020MH1996PTC100894
Capital Investment / Paid-up Capital :	INR 5.000 Million
PAN No.: [Permanent Account No.]	AAACC5317M
GSTN : [Goods & Service Tax Registration No.]	27AAACC5317M1ZL
Legal Form :	Private Limited Liability Company
Line of Business :	Subject engaged in the business of construction of cold storage equipment and provider of related services. (As per memorandum of Association)
No. of Employees :	Not Available

RATING & COMMENTS

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

MIRA's Rating :	C
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Credit Rating	Explanation	Rating Comments
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C	Medium High Risk	Business dealings permissible preferably on secured basis
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Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1996 and it is engaged in the business of construction of cold storage equipment and provider of related services.</p> <p>For the financial year 2017, the company a decline in its revenue as compared to its previous year but it has achieved good profit margin during the year.</p> <p>The company possesses below average financial risk profile marked by eroded net worth base.</p> <p>Rating further gets constrained due to the company's presence in highly competitive and fragmented industry.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at fully safe and secured 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 (31.12.2017)	Current Rating (01.04.2018)
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

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 04.09.2018

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.

LOCATIONS

Registered Office :	A-47 TTC Industrial Area, MIDC Mahape, Navi Mumbai, Thane – 400701, Maharashtra, India
Tel. No.:	91-22-27888996
Mobile No.:	91-9819173361 (Mr. Abdul Rahim Abdul Karim Khatri)
Fax No.:	Not Available
E-Mail :	admin@crestconst.com
Corporate Office :	527, Arenja Corner, Sector 17, Vashi Navi Mumbai – 400703, Maharashtra, India

DIRECTORS

As on 31.03.2018

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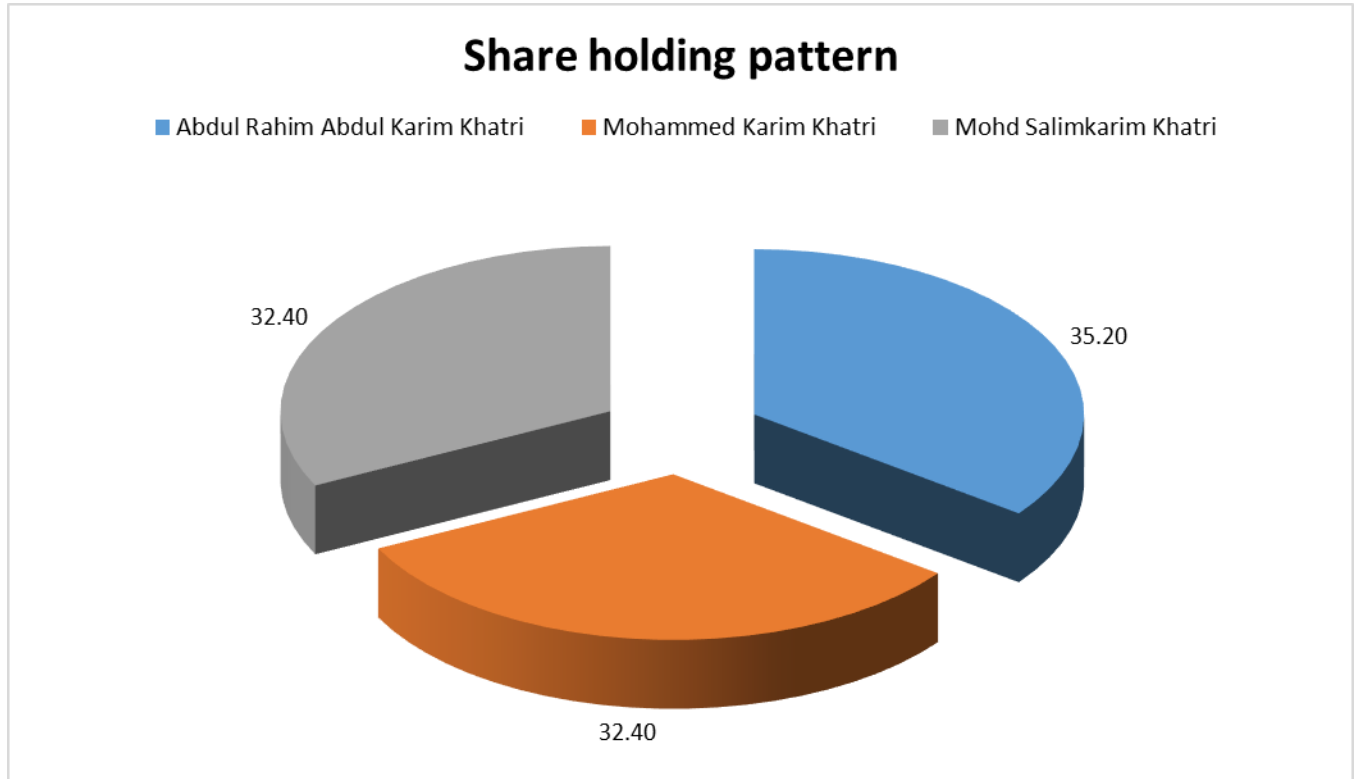
Name :	Mr. Abdul Rahim Abdul Karim Khatri
Designation :	Director
Address :	Crescent Villa, 'F' Lane, Plot No. 16, Sector-8, Vashi, Navi Mumbai - 400703, Maharashtra, India
Date of Birth/Age :	01.11.1961
Date of Appointment :	10.07.1996
DIN No.:	00560625
Name :	Mr. Mohammed Taufique Abdul Rahim Khatri
Designation :	Director
Address :	Crescent Villa, 'F' Lane, Plot No. 16, Sector-8, Vashi, Navi Mumbai - 400703, Maharashtra, India
Date of Appointment :	10.08.2013
DIN No.:	06722940

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Abdul Rahim Abdul Karim Khatri	17600	35.20
Mohammed Karim Khatri	16200	32.40
Mohd Salimkarim Khatri	16200	32.40
Total	50000	100.00

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Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject engaged in the business of construction of cold storage equipment and provider of related services. (As per memorandum of Association)	
Products :	Item Code No.	Product Description
	4100	Construction
Brand Names :	Not Available	
Agencies Held :	Not Available	

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Exports :	Not Available
Imports :	Not Available
Terms :	Not Available

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Anukul Associates Paramount Corporation Global Engineering System 	
	Reference :	V Engineers
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	<ul style="list-style-type: none"> Sagar Trading Company Yogesh Kumar and Company Agro Cold India 	
	Reference :	Shiv Shankar and Company
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Not Available	
Bankers :	Bank Name	Abhyudaya Co-Operative Bank Limited
	Branch	Administrative Office- K. K. Tower, Abhyudaya Bank Lane, Off G. D. Ambekar Marg, Parel Village, Parel, Mumbai – 400012, Maharashtra, India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of	--

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	Account Opening)	
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors :	
Name :	A Razzaq and Associates Chartered Accountants
Address :	8 Fine Palace 324 Byculla Bridge, Sir J J Road Byculla, Mumbai – 400010, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	AATPC9669A
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
150000	Equity Shares	INR 100/- each	INR 15.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 100/- each	INR 5.000 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	5.000	5.000	5.000
(b) Reserves & Surplus	(47.935)	(52.586)	(53.466)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	(42.935)	(47.586)	(48.466)
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	1.008	1.736	1.283
(c) Other current liabilities	97.019	82.844	98.881
(d) Short-term provisions	0.011	0.797	0.000
Total Current Liabilities (4)	98.038	85.377	100.164
TOTAL	55.103	37.791	51.698
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	25.303	27.490	34.582
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	1.572	0.497	0.493
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	18.315	0.466	5.119

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	45.190	28.453	40.194
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	1.219	0.270	1.369
(d) Cash and cash equivalents	0.538	0.939	1.624
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	8.156	8.129	8.511
Total Current Assets	9.913	9.338	11.504
TOTAL	55.103	37.791	51.698

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	18.000	18.400	14.546
	Other Income	0.000	0.053	0.139
	TOTAL	18.000	18.453	14.685
Less	EXPENSES			
	Other expenses	10.921	10.297	13.054
	TOTAL	10.921	10.297	13.054
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	7.079	8.156	1.631
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	7.079	8.156	1.631
Less/ Add	DEPRECIATION/ AMORTISATION	2.427	2.804	3.528
	PROFIT/ (LOSS) BEFORE TAX	4.652	5.352	(1.897)
Less	TAX	0.000	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	4.652	5.352	(1.897)

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Earnings / (Loss) Per Share (INR)	93.04	107.04	(37.94)
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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 flow from operating activity	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)	24.72	5.36	34.35
Account Receivables Turnover (Income / Sundry Debtors)	14.77	68.15	10.63
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.28	0.30	0.05

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	1.78	2.26	1.94
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	(2.28)	(1.79)	(2.07)
Fixed Assets to Networth (Net Fixed Assets / Networth)	(0.59)	(0.58)	(0.71)
Interest Coverage Ratio	0.00	0.00	0.00

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(PBIT / Financial Charges)			
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	25.84	29.09	(13.04)
Return on Total Assets ((PAT / Total Assets) * 100)	%	8.44	14.16	(3.67)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(10.83)	(11.25)	3.91

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.10	0.11	0.11
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.10	0.11	0.11
G-Score Ratio Financial (Networth / Total Assets)	(0.78)	(1.26)	(0.94)
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.10	0.11	0.11

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

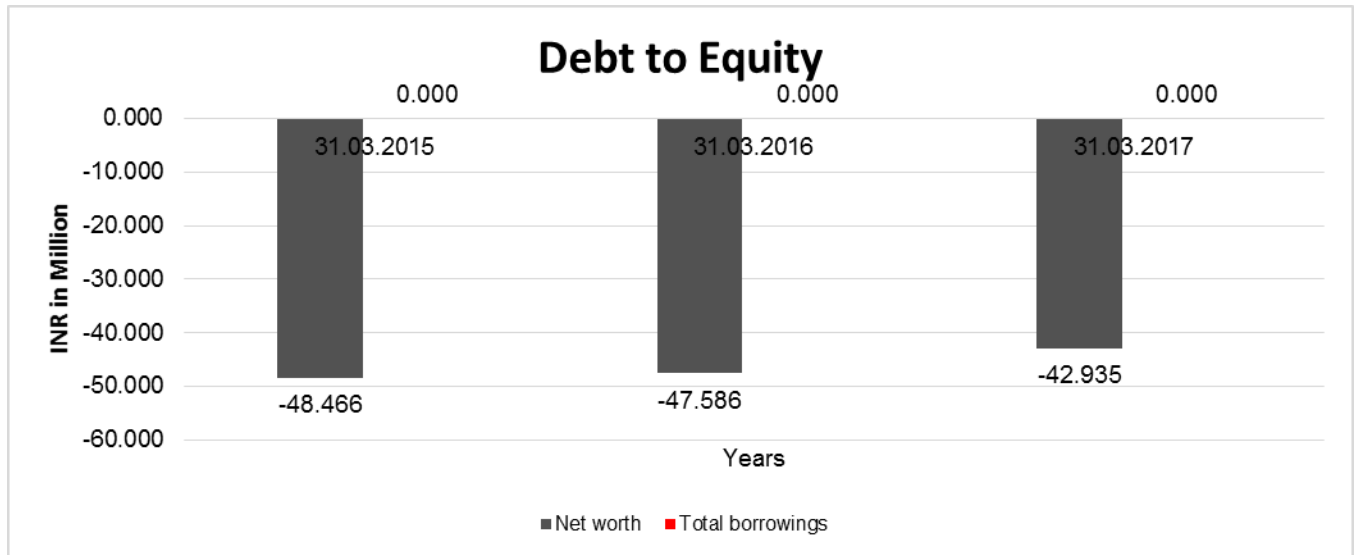
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	5.000	5.000	5.000
Reserves & Surplus	(53.466)	(52.586)	(47.935)
Net worth	(48.466)	(47.586)	(42.935)

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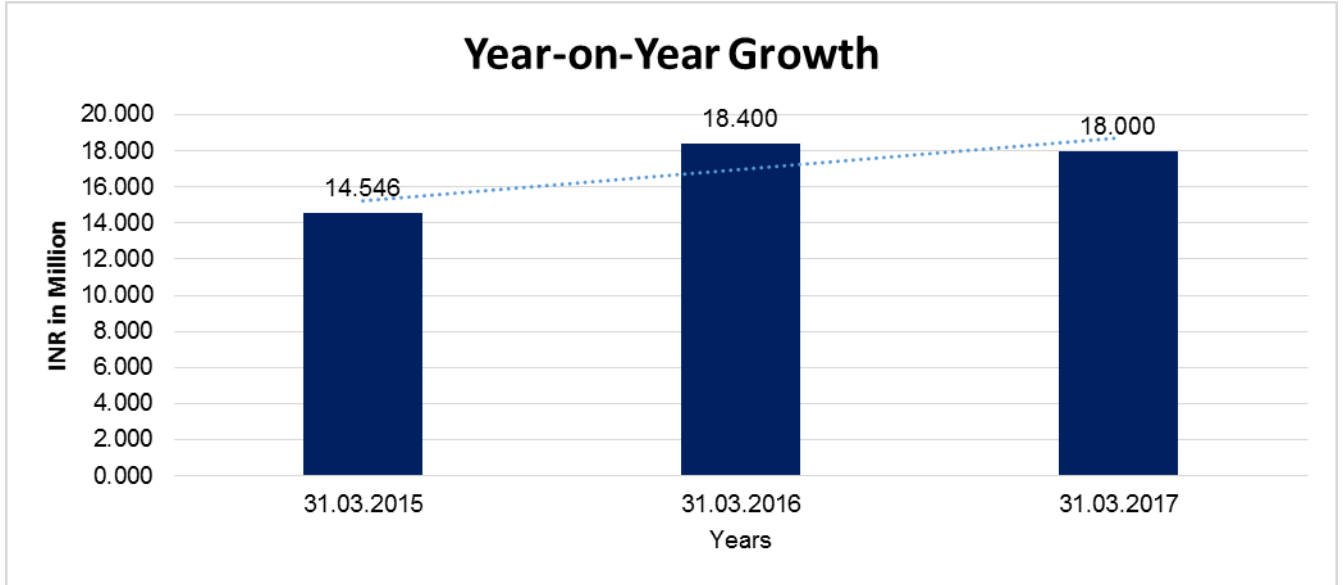
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

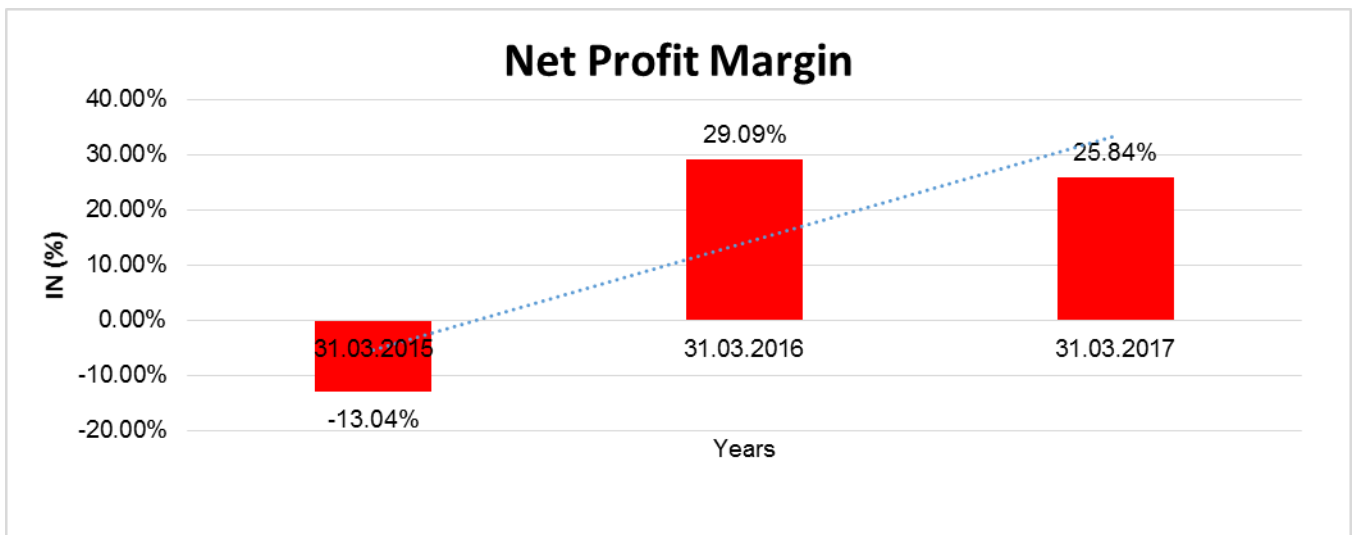
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	14.546	18.400	18.000
		26.495	(2.174)

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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	14.546	18.400	18.000
Profit	(1.897)	5.352	4.652
	(13.04%)	29.09%	25.84%



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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	No
8	Designation of contact person	No
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	Yes
19	Major customers	Yes
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 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

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G83922914	100169141	Abhyudaya Co-Operative Bank Limited	04/04/2018	-	-	200000000.0	Administrative Office- K. K.Tower, Abhyudaya BankLane,Off G. D. Ambekar Marg, Parel Village, Parel,MumbaiMH4000121N
2	G30944904	100067640	Abhyudaya Co-Operative Bank Limited	06/12/2016	-	-	61500000.0	Administrative Office- K. K.Tower, Abhyudaya BankLane,Off G. D. Ambekar Marg, Parel Village, Parel,MumbaiMH4000121N
3	B95718201	10476146	ABHYUDAYA CO-OPERATIVE BANK LIMITED	01/02/2014	-	-	15000000.0	Administrative Office, K. K. Tower, Abhyudaya BankLane, Off. G. D. Ambekar Marg, Parel Village,MumbaiMH4000121N
4	G90197963	10188113	Abhyudaya Co-Operative Bank Limited	09/11/2009	24/05/2018	-	731954000.0	Administrative Office- K. K.Tower, Abhyudaya BankLane,Off G. D. Ambekar Marg, Parel Village, Parel,MumbaiMH4000121N
5	A52071073	10132516	ABHYUDAYA CO-OP. BANK LTD.	14/10/2008	-	-	22900000.0	Administrative Office, K.K.Tower, Abhyudaya BankLane, Off G.D.Ambekar Marg, Parel Village,MUMBAIMH4000121N
6	Y10240656	90140886	ABHYUDAYA CO-OP. BANK LTD.	28/03/2001	29/01/2007	-	270000000.0	ADMINISTRATIVE OFFICE, PAREL VILLAGE,G. D. AMBEKAR MARG,MUMBAIMH4000121N

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 70.76
UK Pound	1	INR 91.35
Euro	1	INR 82.14

INFORMATION DETAILS

Information Gathered by :	SLK
Analysis Done by :	VIVR
Report Prepared by :	SUJ

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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