

MIRA INFORM REPORT

Report No. :	528102
Report Date :	05.09.2018

IDENTIFICATION DETAILS

Name :	LUVKUSH CORPORATION PRIVATE LIMITED
Registered Office :	Shriram Shyam Tower, Office Block No. 213, Second Floor, S. V. Patel Marg, Kingsway, Nagpur – 440001, Maharashtra
Mobile No.:	91-9822278610/ 9960278610 (Mr. Pramod)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	19.05.2010
CIN No.: [Company Identification No.]	U45201MH2010PTC203375
Capital Investment / Paid-up Capital :	INR 26.228 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.]	AABCL7972J
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Trading of Coal (Registered Activity and also Confirmed by management)
No. of Employees :	5 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : B

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

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2010 and it is engaged as trader of coal.</p> <p>For the financial year 2017, the company has reported a sharp decline in its revenue as compared to its previous year along with thin profit margin during the year.</p> <p>The company possesses moderate financial risk profile marked by modest networth base.</p> <p>Rating further gets constrained on account of significant decline in revenue due to less orders from customers.</p> <p>Payment seems to be slow but correct.</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 (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 05.09.2018

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.

INFORMATION PARTED BY (GENERAL DETAILS)

Name :	Mr. Pramod Satyanarayan Agrawal
Designation :	Whole-time Director
Contact No.:	91-9822278610
Date :	04.09.2018

LOCATIONS

Registered Office :	Shriram Shyam Tower, Office Block No. 213, Second Floor, S. V. Patel Marg, Kingsway, Nagpur – 440001, Maharashtra, India
Tel. No.:	91-712-2522594
Mobile No.:	91-9822278610/ 9960278610 (Mr. Pramod)
Fax No.:	Not Available
E-Mail :	luvkushcorp213@gmail.com

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DIRECTORS

As on 31.03.2018

Name :	Mr. Pramod Satyanarayan Agrawal		
Designation :	Whole-time Director		
Address :	BW/4, Ganga Sagar Apartment, 83-83, Canal Road Ramdaspath, Nagpur-440010, Maharashtra, India		
Date of Birth/Age :	14.09.1964		
Date of Appointment :	19.05.2010		
DIN No.:	00560259		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U24101MH1995PTC252729	VINDHYACHAL MINERALS PRIVATE LIMITED	12/04/2004	-
U65993MH1996PTC101936	SAICHARAN SECURITIES PRIVATE LIMITED	05/09/2003	-
Name :	Mrs. Sandhya Pramod Agrawal		
Designation :	Director		
Address :	BW/4, Ganga Sagar Apartment, 83-83, Canal Road, Ramdaspath, Nagpur-440010, Maharashtra, India		
Date of Birth/Age :	26.11.1968		
Date of Appointment :	19.05.2010		
DIN No.:	00560283		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U24101MH1995PTC252729	VINDHYACHAL MINERALS PRIVATE LIMITED	12/04/2004	-
U52334MH1996PTC253124	REGENCY FINTRADE PRIVATE LIMITED	29/09/2009	-
U65993MH1996PTC101936	SAICHARAN SECURITIES PRIVATE LIMITED	05/09/2003	-
U67120MH1996PTC101684	PRAMUKH BROKING AGENTS PRIVATE LIMITED	30/09/2009	-

MAJOR SHAREHOLDERS

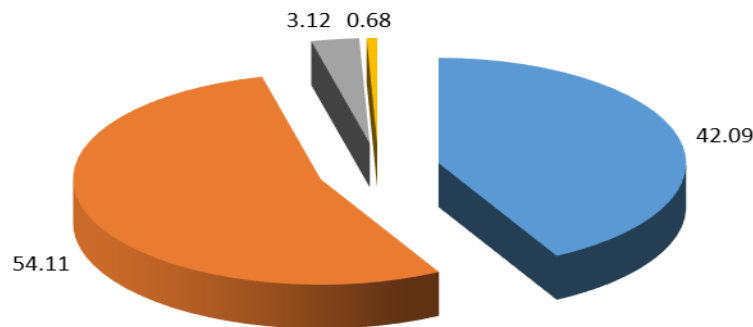
As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Pramod Satyanarayan Agrawal	1103825	42.09
Sandhya Pramod Agrawal	1419167	54.11
Pramod Satyanarayan Agrawal - Karta (For Pramod Satyanarayan Agrawal HUF)	81937	3.12
Naresh Agarwal	17875	0.68
Total	2622804	100.00

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Share holding pattern

- Pramod Satyanarayan Agrawal
- Sandhya Pramod Agrawal
- Pramod Satyanarayan Agrawal - Karta (For Pramod Satyanarayan Agrawal HUF)
- Naresh Agarwal



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	99.32
Public/Other than promoters (Individual/Hindu Undivided Family – Indian)	0.68
Total	100.00

BUSINESS DETAILS

Line of Business :	Trading of Coal (Registered Activity and also Confirmed by management)	
Products / Services :	Item Code No.	Products/Services Description
	99611911	Coal and Lignite; Peat
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	

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Imports :	Not Available
Terms :	
Selling :	L/C, Advance Payment, Cheque, Cash, Credit and Others (RTGS/NEFT)
Purchasing :	L/C, Advance Payment, Cheque, Cash, Credit and Others (RTGS/NEFT)

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	5 (Approximately)	
Bankers :	Banker Name :	Bank of India
	Branch :	Main Branch, S V. Patel Marg, Nagpur, Maharashtra, India
	Person Name (With Designation) :	--
	Contact Number :	91-9955161136 (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 :	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Short-term borrowings		
	Loans repayable on demand		
	Bank of India (Cash Credit)	25.420	68.162
	Total	25.420	68.162

Auditors :	
Name :	O.P Agrawal Chartered Accountants
Address :	Plot No. 210, Agrasen Road, Giripeth, Nagpur – 440010, Maharashtra, India
Tel. No.:	91-712-2542513
Fax No.:	91-712-2542513
E-Mail :	caopagrawal69@gmail.com ca_opagrawal@rediffmail.com
Income-tax PAN of auditor or auditor's firm :	AAMPA7833K
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
2990000	Equity Shares	INR 10/- each	INR 29.900 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2622804	Equity Shares	INR 10/- each	INR 26.228 Million

FINANCIAL DATA
[all figures are 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	26.228	26.228	26.228
(b) Reserves & Surplus	127.671	127.410	125.374
(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)	153.899	153.638	151.602
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.160	0.107	0.082
(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)	0.160	0.107	0.082
(4) Current Liabilities			
(a) Short term borrowings	25.420	68.162	56.735
(b) Trade payables	0.000	0.053	0.053
(c) Other current liabilities	0.538	3.776	1.193
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	25.958	71.991	57.981
TOTAL	180.017	225.736	209.665
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	5.400	5.798	6.377
(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	0.079	0.079	0.079
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.068	0.068	0.068
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	5.547	5.945	6.524
(2) Current assets			

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(a) Current investments	0.496	3.486	10.824
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	74.460	163.281	73.013
(d) Cash and cash equivalents	0.138	0.179	0.306
(e) Short-term loans and advances	15.499	52.845	118.998
(f) Other current assets	83.877	0.000	0.000
Total Current Assets	174.470	219.791	203.141
TOTAL	180.017	225.736	209.665

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	88.168	453.650	221.242
	Other Income	2.264	1.540	1.123
	TOTAL	90.432	455.190	222.365
Less	EXPENSES			
	Trading Purchases and expenses	85.249	430.119	188.838
	Employees benefits expense	1.302	0.648	0.866
	Other expenses	2.955	2.986	1.807
	Share of loss in Partnership Firm	0.000	0.000	0.947
	Transport Expenses	0.000	12.914	25.560
	TOTAL	89.506	446.667	218.018
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.926	8.523	4.347
Less	FINANCIAL EXPENSES	0.141	5.674	2.707
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.785	2.849	1.640
Less/ Add	DEPRECIATION/ AMORTISATION	0.412	0.579	0.698
	PROFIT/ (LOSS) BEFORE TAX	0.373	2.270	0.942
Less	TAX	0.112	0.234	0.584
	PROFIT/ (LOSS) AFTER TAX	0.261	2.036	0.358
	Earnings / (Loss) Per Share (INR)	0.65	0.78	0.16

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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 flows from operating activities	2.520	(13.248)	(14.421)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	308.25	131.37	120.46
Account Receivables Turnover (Income / Sundry Debtors)	1.18	2.78	3.03
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.04	0.10
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.17	1.47	0.68

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.14	0.32	0.28
Debt Equity Ratio (Total Liability / Networth)	0.17	0.44	0.37
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.17	0.47	0.38
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.04	0.04	0.04

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Interest Coverage Ratio (PBIT / Financial Charges)	6.57	1.50	1.61
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.30	0.45	0.16
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.14	0.90	0.17
Return on Investment (ROI) ((PAT / Networth) * 100)	%	0.17	1.33	0.24

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		6.72	3.05	3.50
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		6.72	3.05	3.50
G-Score Ratio Financial (Networth / Total Assets)		0.85	0.68	0.72
G-Score Ratio Debt (Debts / Equity Capital)		0.97	2.60	2.16
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		6.72	3.05	3.50

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

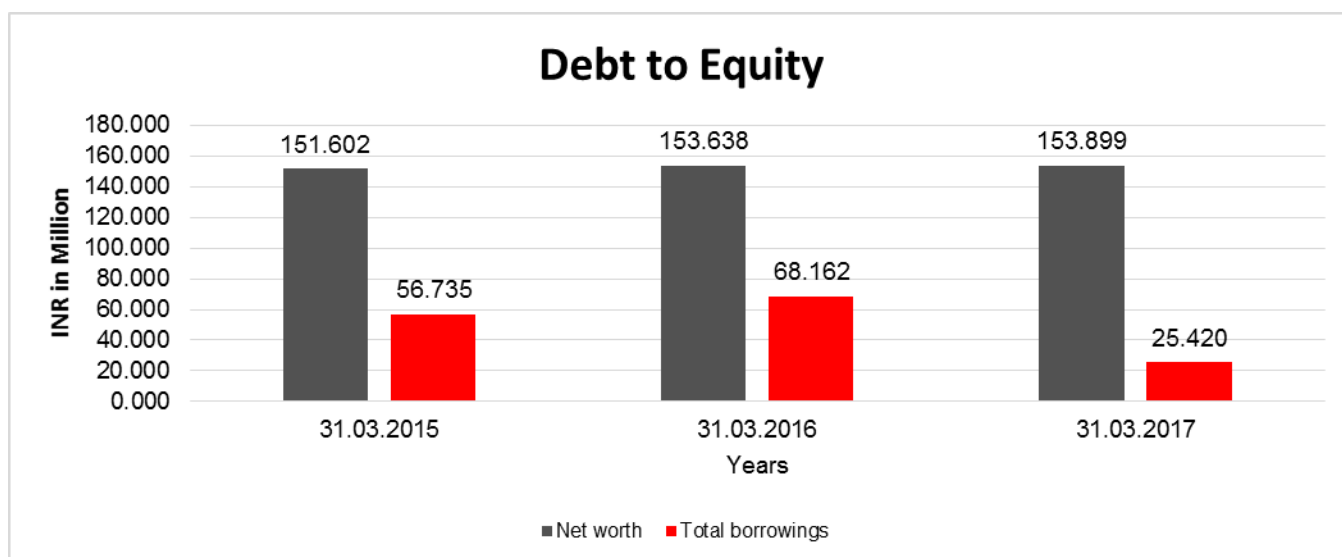
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	26.228	26.228	26.228

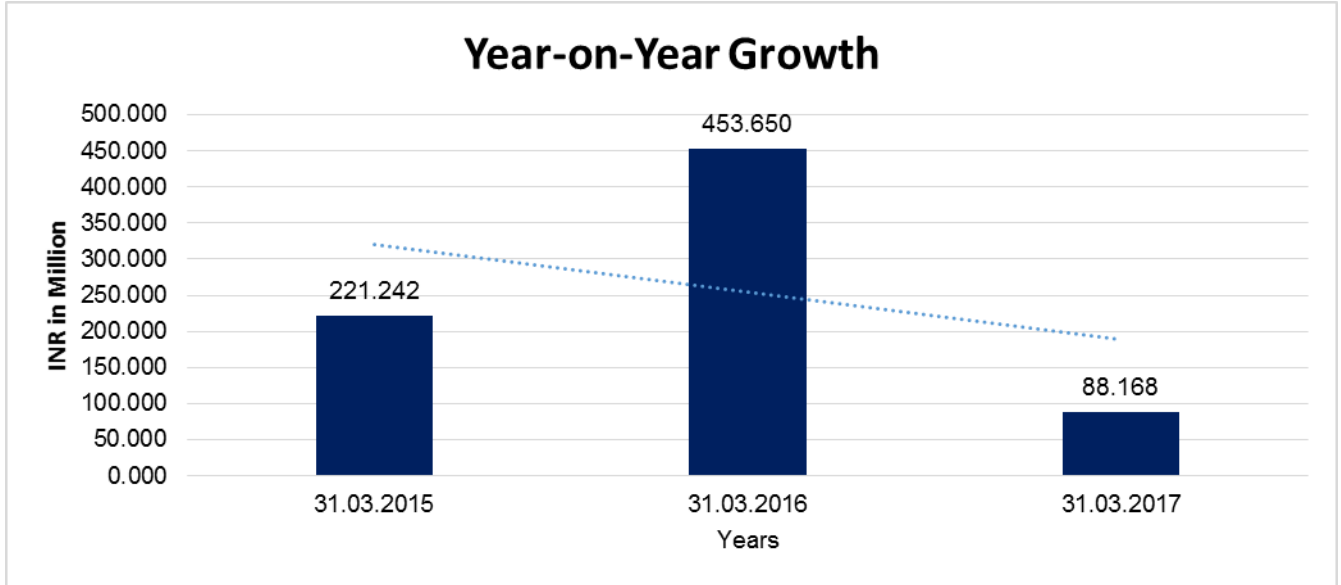
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Reserves & Surplus	125.374	127.410	127.671
Net worth	151.602	153.638	153.899
long-term borrowings	0.000	0.000	0.000
Short term borrowings	56.735	68.162	25.420
Total borrowings	56.735	68.162	25.420
Debt/Equity ratio	0.374	0.444	0.165



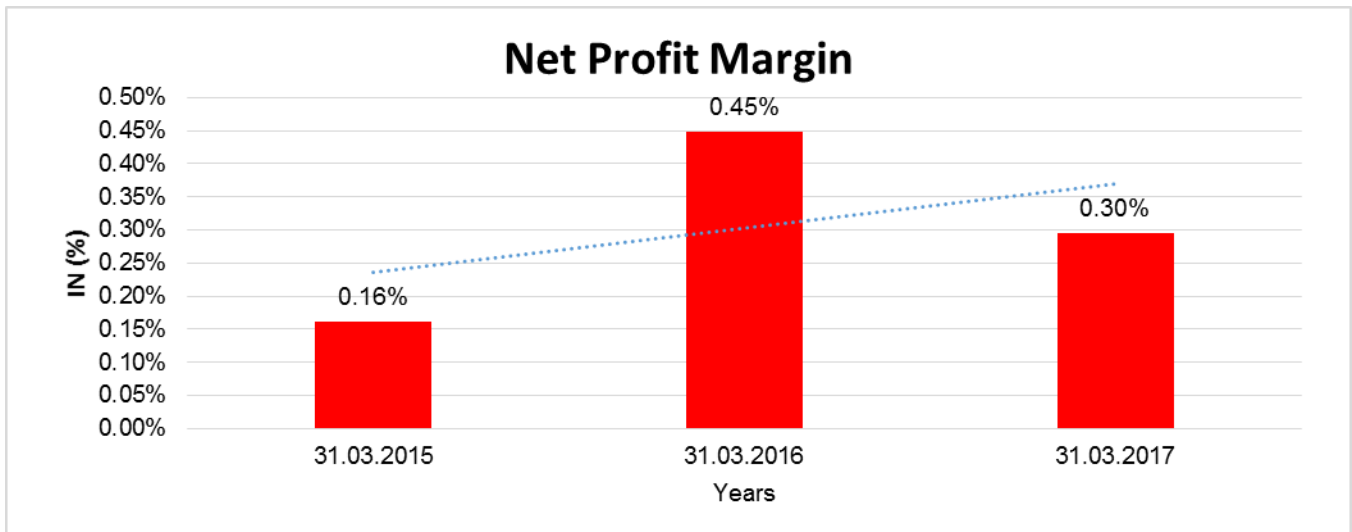
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	221.242	453.650	88.168
		105.047	(80.565)



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	221.242	453.650	88.168
Profit	0.358	2.036	0.261
	0.16%	0.45%	0.30%



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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	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)	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	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	--

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33]	Market information	--
34]	Payments terms	Yes
35]	Negative Reporting by Auditors in the Annual Report	No

NOTE: Registered office of the company has been shifted from BW/4, Ganga Sagar Apartments, 83-84, Canal Road, Ramdaspath, Nagpur-440010, Maharashtra, India to the present address w.e.f. 16.12.2013

PERFORMANCE OF THE COMPANY

The company recorded a Gross Profit before tax of INR 0.373 million during the year as against a Gross Profit of INR 2.270 during the previous financial year. Also the company recorded a Net Profit after tax of INR 0.261 Million during the year as against a Net Profit of INR 2.036 million during the previous financial year. In the years to come your company is looking forward to give to its valuable shareholders continued growth and profits.

INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	B348561 46	102321 86	BANK OF INDIA	07/07/20 10	02/03/201 2	-	8000000 0.0	BANK OF INDIA BUILDING, MEZANNINE FLOOR, S.V. PATEL MARG, NAGPURMH440 001IN

FIXED ASSETS

- Office Block at Shriram
- Shyam Tower
- Office Equipments
- Air Conditioner
- Furniture and Fixture
- Computer
- Plant and Machinery

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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 70.19
UK Pound	1	INR 91.46
Euro	1	INR 82.49

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	VIVR
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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