

MIRA INFORM REPORT

Report No. :	528108
Report Date :	05.09.2018

IDENTIFICATION DETAILS

Name :	OM LAXMI MINERALS
Registered Office :	4/3A/1B, Tashkand Marg, Allahabad – 211001, Uttar Pradesh
Mobile No.:	91-9838095005 (Mr. Chandan)
Country :	India
Financials (as on) :	31.03.2018 (Provisional)
Year of Establishment :	2001
Capital Investment :	INR 8.842 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.]	AATPK1990N
GSTN : [Goods & Service Tax Registration No.]	09AATPK1990N1ZS
Legal Form :	Sole Proprietary Concern
Line of Business :	The subject company in engaged in mineral processing activity.(Confirmed by management)
No. of Employees :	10 (Approximately)

RATING & COMMENTS

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

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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2001 and It is engaged in the business of processing minerals.</p> <p>As per financial of March 2017, the subject has achieved a sound revenue of INR 25.840 million from its operations and has reported decent profit margin of 5.02%</p> <p>Rating takes into consideration the subject's established track record of business operations along with sound financial risk profile and strong dent coverage indicators.</p> <p>However, rating strength is partially offset sharp decline in its revenue during the year.</p> <p>As per provisional financials of March 2018, the subject has achieved a revenue of INR 21.590 million from its operations and has reported decent profit margin of 6.75%.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade 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

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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. Chandan
Designation :	Manager
Contact No.:	91-9838095005
Date :	04.09.2018

LOCATIONS

Registered Office :	4/3A/1B, Tashkand Marg, Allahabad – 211001, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9838095005 (Mr. Chandan)
Fax No.:	Not Available
E-Mail :	omluxmiiyp@yahoo.com
Area :	2000 sq.ft.

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Location :	Owned
Locality :	Commercial
Factory :	Bandra Road, Shivraj Pur, Shankargarh Block, Allahabad – 211008, Uttar Pradesh, India
Location :	Owned

SOLE PROPRIETOR

Name :	Mrs. Vijai Lakshmi Kesarwani
Designation :	Proprietor
PAN No.:	AATPK1990N

KEY EXECUTIVES

Name :	Mr. Chandan
Designation :	Manager

BUSINESS DETAILS

Line of Business :	The subject company in engaged in mineral processing activity.(Confirmed by management)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment, L/C, Cheque, Credit (30 Days) and Others (RTGS/ NEFT)
Purchasing :	Advance Payment, L/C, Cheque, Credit (30 Days) and Others (RTGS/ NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--

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	Experience :	--
	Remark:	--
Customers :	Wholesalers	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	10 (Approximately)	
Bankers :	Banker Name :	Punjab National Bank
	Branch :	Shiv Charan Lal Road Chowk, Allahabad – 211001, Uttar Pradesh, India
	Person Name (With Designation) :	Mr. R.K. Gupta (RM)
	Contact Number :	91-6387223264
	Name of Account Holder :	--
	Account Number :	001100870008337
	IFSC Code :	PUNB0001100
	Account Since (Date/Year of Account Opening) :	2001
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Current Account
	Account Operation :	--
	Remark :	Mr. R.K. Gupta (RM) he gave positive response for the company and they are satisfied with the transaction.

Auditors :	
Name :	K.C. Aggarwal Chartered Accountant
Collaborators :	Not Available
Membership :	Not Available
Sister Concern (Confirmed by management) :	Om Laxmi Industries

CAPITAL STRUCTURE

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As on 31.03.2018 (Provisional)

Capital Investment :	
Owned :	INR 8.842 Million
Borrowed :	--
Total :	INR 8.842 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietor Capital	8.842	7.746	7.417
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	8.842	7.746	7.417
LOAN FUNDS			
1] Secured Loans	4.452	3.904	1.378
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	4.452	3.904	1.378
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	13.294	11.650	8.795
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.829	2.087
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	2.760	3.096	3.442
Sundry Debtors	7.367	7.994	6.044
Cash & Bank Balances	1.459	0.027	0.025
Other Current Assets	0.000	0.010	0.010
Loans & Advances	1.132	1.713	1.292
Total Current Assets	12.718	12.840	10.813
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.014	2.618	4.784
Other Current Liabilities and Provisions	0.031	0.000	0.027
Total Current Liabilities	0.045	2.618	4.811
Net Current Assets	12.673	10.222	6.002
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	13.294	11.650	8.795

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
	SALES			
	Income	21.589	25.843	38.377
	Other Income	0.000	0.000	0.226
	TOTAL	21.589	25.843	38.603
Less	EXPENSES			
	Cost of goods sold	8.765	10.711	17.782
	Electricity expenses	0.012	0.000	0.014
	Generator expenses	0.029	0.000	0.016
	Loading charges	0.530	0.764	1.038
	Salaries and wages	0.676	0.657	0.462
	Travelling expenses	0.020	0.016	0.026
	Audit fees	0.005	0.005	0.005
	Conveyance expenses	0.049	0.036	0.037
	Repairs to machinery	0.022	0.019	0.013
	Postage and courier	0.003	0.004	0.002
	Mining development expenses	0.340	0.000	0.000
	Weight and damage intranjit	0.455	0.492	0.244
	Commission	0.014	0.000	0.000
	GST Late Fee	0.002	0.000	0.000
	Sale Tax Demand	0.197	0.000	0.000
	Legal Expenses	0.007	0.006	0.006
	Printing and Stationery	0.003	0.008	0.004
	Power and Fuel (Indirect)	0.000	0.034	0.000
	Office Expenses	0.016	0.007	0.006
	VAT Charges	0.000	0.031	0.000
	Bad debts	0.331	0.000	0.346
	mining lease expenses	0.100	0.000	0.000
	Telephone Expenses	0.015	0.025	0.028
	Freight	0.000	1.439	8.174
	Freight (Indirect)	4.227	4.790	0.226
	Washing Charges	2.809	4.824	8.321
	Washing Plant renewal Charges	0.000	0.015	0.000
	Drying	0.685	0.453	0.542
	TOTAL	19.312	24.336	37.292
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	2.277	1.507	1.311
Less	FINANCIAL EXPENSES	0.714	0.102	0.067
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND	1.563	1.405	1.244

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	AMORTISATION			
Less/ Add	DEPRECIATION/ AMORTISATION	0.105	0.107	0.128
	NET PROFIT/ (LOSS)	1.458	1.298	1.116

Note: Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	124.55	112.91	57.48
Account Receivables Turnover (Income / Sundry Debtors)	2.93	3.23	6.35
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.58	89.21	98.20
Inventory Turnover (Operating Income / Inventories)	0.83	0.49	0.38
Asset Turnover (Operating Income / Net Fixed Assets)	3.67	2.52	1.86

LEVERAGE RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.34	0.46	0.45
Debt Equity Ratio (Total Liability / Networth)	0.50	0.50	0.19
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.01	0.34	0.65
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.07	0.08	0.10

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Interest Coverage Ratio (PBIT / Financial Charges)	3.19	14.77	19.57
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PROFITABILITY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	6.75	5.02	2.91
Return on Total Assets ((PAT / Total Assets) * 100)	%	10.93	9.10	8.20
Return on Investment (ROI) ((PAT / Networth) * 100)	%	16.49	16.76	15.05

SOLVENCY RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	282.62	5.22	2.68
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	221.29	4.04	1.97
G-Score Ratio Financial (Networth / Total Assets)	0.66	0.54	0.55
G-Score Ratio Debt (Debts / Equity Capital)	0.50	0.50	0.19
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	282.62	5.22	2.68

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

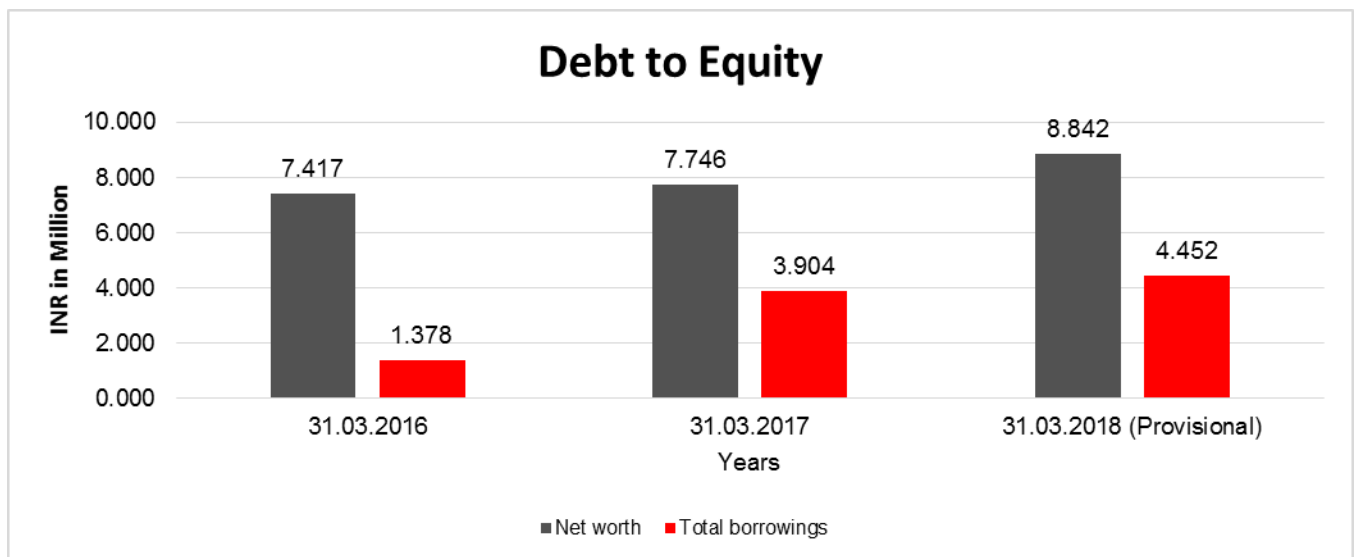
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million

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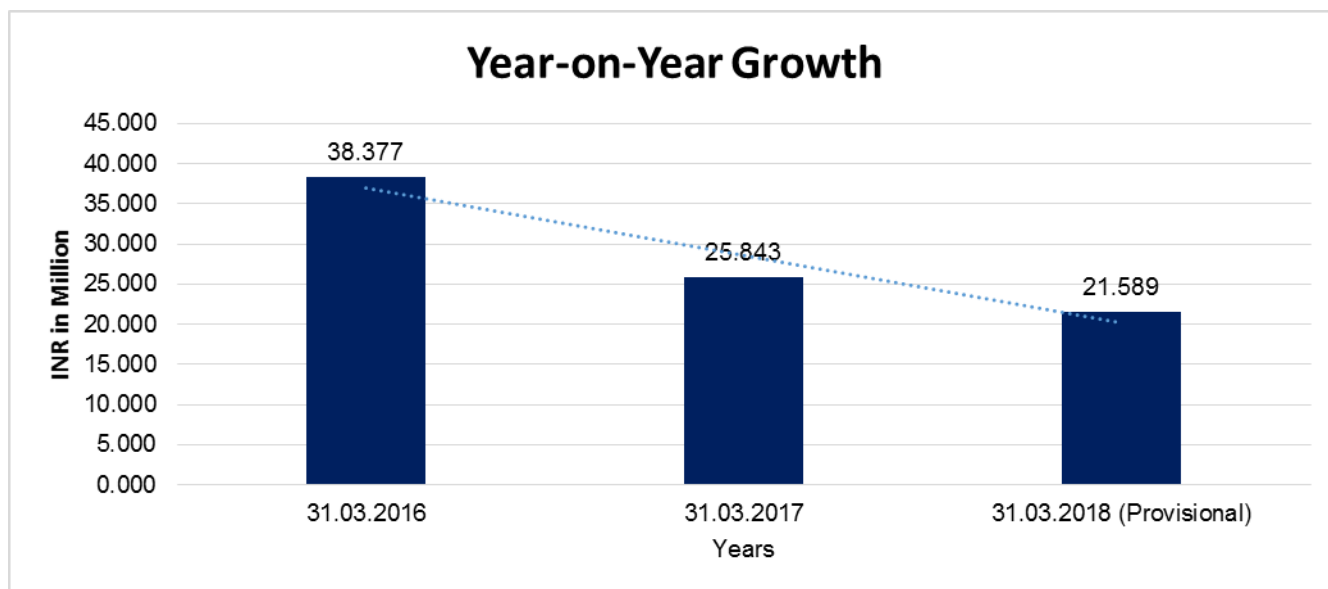
Proprietors Capital	7.417	7.746	8.842
Reserves & Surplus	0.000	0.000	0.000
Net worth	7.417	7.746	8.842
Secured Loans	1.378	3.904	4.452
Unsecured Loans	0.000	0.000	0.000
Total borrowings	1.378	3.904	4.452
Debt/Equity ratio	0.186	0.504	0.504



YEAR-ON-YEAR GROWTH

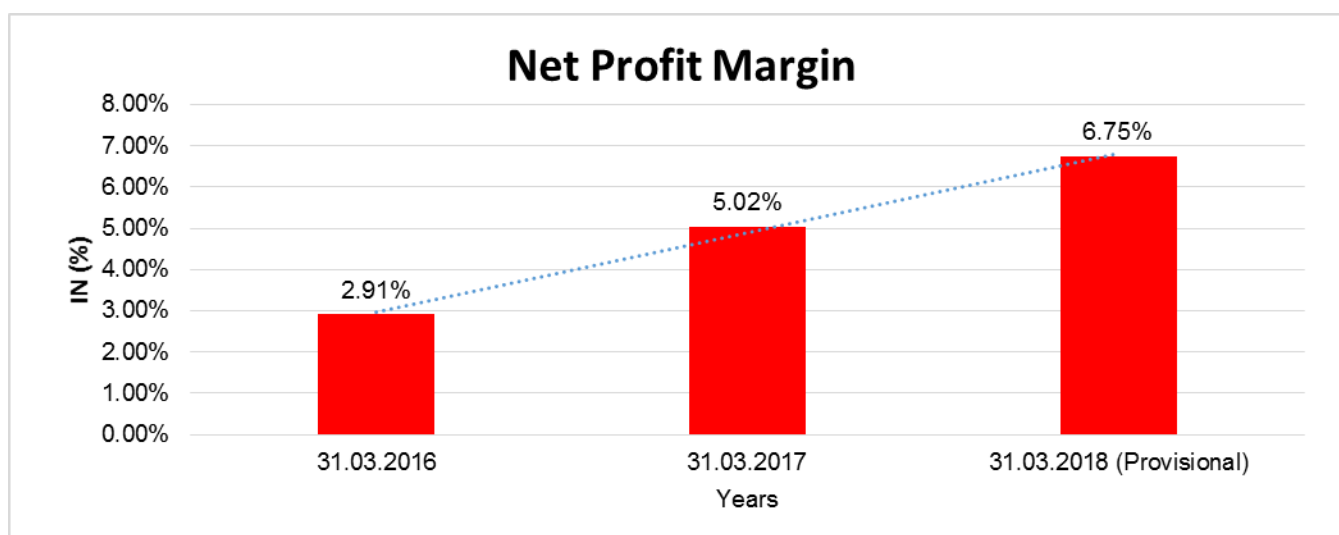
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Sales	38.377	25.843	21.589
		(32.660)	(16.461)

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NET PROFIT MARGIN

	31.03.2016	31.03.2017	31.03.2018 (Provisional)
Net Profit Margin	INR In Million	INR In Million	INR In Million
Sales	38,377	25,843	21,589
Profit	1,116	1,298	1,458
	2.91%	5.02%	6.75%



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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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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	Yes
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	Yes
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

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 :	RUB
Analysis Done by :	PRI
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	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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