

MIRA INFORM REPORT

Report No. :	528412
Report Date :	05.09.2018

IDENTIFICATION DETAILS

Name :	ORCHID IMPEX PRIVATE LIMITED
Registered Office :	123 Abdul Rehman Street, 1 st Floor, Mumbai – 400003, Maharashtra
Tel. No.:	91-22-23445677
Country :	India
Financials (as on) :	31.03.2015
Date of Incorporation :	11.10.2000
CIN No.: [Company Identification No.]	U51431MH2000PTC129090
Capital Investment / Paid-up Capital :	INR 5.000 Million
PAN No.: [Permanent Account No.]	AAACO4561B
GSTN : [Goods & Service Tax Registration No.]	27AAACO4561B1ZS
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is into trading of Plywood. (Registered activity)
No. of Employees :	Information declined by the management

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 :	Unknown
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2000. It is a trading of Plywood.</p> <p>Management has failed to file its financials after the financial year 2015 with Registrar Of Companies and same is not available from any other sources.</p> <p>As per the available financial records of 2015, the company has achieved a massive growth in its revenue as compared to the previous year and has earned a low profitability margin of 0.46%.</p> <p>The overall financial position of the company seems to be moderate marked by low reserve base as compared to its capital and moderate debt balance sheet profile.</p> <p>Rating is constrained on account of absence of latest financial records.</p> <p>However, as per the ROC records, status of the subject is shown as active. No payment terms are known.</p> <p>In view of aforesaid, the subject can be considered for business dealings on fully safe and secured trade terms and condition.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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

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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 DENIED

MANAGEMENT NON-COOPERATIVE – Tel. No.: 91-22-23445677

LOCATIONS

Registered Office :	123 Abdul Rehman Street, 1 st Floor, Mumbai – 400003, Maharashtra, India
Tel. No.:	91-22-23445677
Fax No.:	Not Available
E-Mail :	jaink@yahoo.co.in

DIRECTORS

As on 31.03.2018

Name :	Mr. Ashok Harivallabh Bisani
Designation :	Director
Address :	Flat No.45, Ameeta Building, 9th Jagannath Bhosale Marg, Sachivalaya, Mumbai – 400021, Maharashtra, India
Date of Birth/Age :	10.01.1953
Date of Appointment :	12.10.2000
DIN No.:	00712257
Name :	Mr. Nikhil Kamal Kishor Bisani
Designation :	Director
Address :	45 Ameeta Building, Jagannath Bhosale Marg, Sachivalaya Nariman Point, Mumbai – 400021, Maharashtra, India
Date of Appointment :	19.02.2013

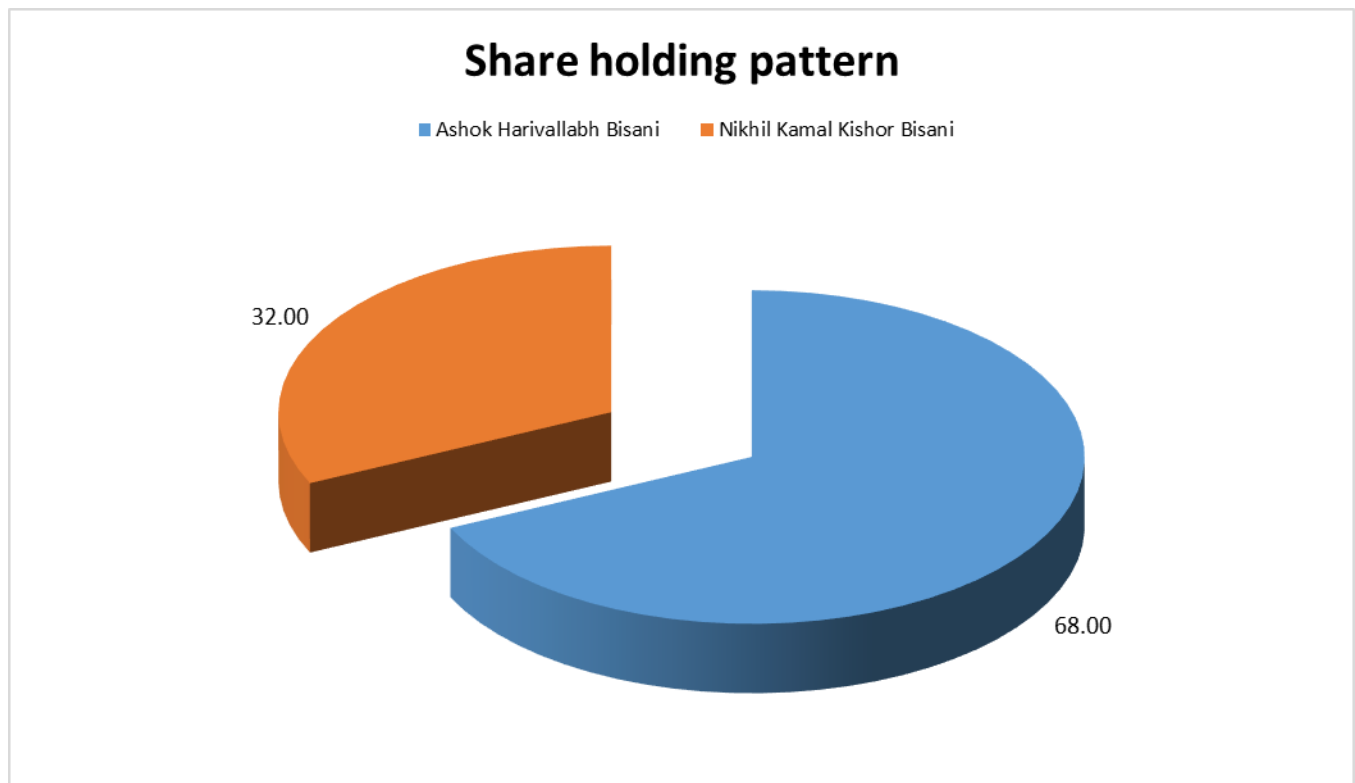
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DIN No.:	06473983
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MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 30.09.2015

Names of Shareholders (Equity / Preference)	No. of Shares	%age
Ashok Harivallabh Bisani	340000	68.00
Nikhil Kamal Kishor Bisani	160000	32.00
Total	500000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2015

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

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BUSINESS DETAILS

Line of Business :	Subject is into trading of Plywood. (Registered activity)	
Products :	Item Code No.	Product Description
	1621	Plywood
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

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 :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information declined by the management	
Bankers :	Bank Name	Indusind Bank Limited
	Branch	2401 Gen Thimmayya Road, Contonment, Pune - 411001, Maharashtra, India
	Person Name (With	--

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	Designation)		
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2015 (INR in Million)	31.03.2014 (INR in Million)
	Short-term Borrowings		
	Bank Overdraft	9.274	9.749
	Total	9.274	9.749

Auditors :	
Name :	R Soni and Company Chartered Accountants
Address :	46 Mulji Jetha Building, Above Bank of Baroda, 185/187, Princesses Street Road, Marine Lines, Mumbai – 400002, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	BIFPS1888C
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2015

Authorised Capital :

No. of Shares	Type	Value	Amount
490000	Equity Shares	INR 10/- each	INR 4.900 Million

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10000	Preference Shares	INR 10/- each	INR 0.100 Million
	Total		INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
490000	Equity Shares	INR 10/- each	INR 4.900 Million
10000	Preference Shares	INR 10/- each	INR 0.100 Million
	Total		INR 5.000 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2015	31.03.2014	31.03.2013
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	5.000	5.000	0.500
(b) Reserves & Surplus	1.062	0.647	0.228
(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)	6.062	5.647	0.728
(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	11.604	14.823	1.993
(b) Trade payables	17.381	26.414	0.000
(c) Other current liabilities	0.908	0.000	0.082
(d) Short-term provisions	1.245	1.731	1.993
Total Current Liabilities (4)	31.138	42.968	4.068
TOTAL	37.200	48.615	4.796
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.074	0.102	0.000
(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	3.199	2.970	0.000
(c) Deferred tax assets (net)	0.079	0.074	0.073
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	3.352	3.146	0.073
(2) Current assets			
(a) Current investments	0.000	0.000	0.200
(b) Inventories	9.103	28.279	0.000
(c) Trade receivables	17.063	13.363	1.011
(d) Cash and cash equivalents	0.270	0.097	0.320
(e) Short-term loans and advances	7.384	3.701	3.192
(f) Other current assets	0.028	0.029	0.000
Total Current Assets	33.848	45.469	4.723
TOTAL	37.200	48.615	4.796

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2016	31.03.2015	31.03.2014
	SALES			
	Income	89.042	44.208	}
	Other Income	0.255	1.545	
	TOTAL	89.297	45.753	0.025
Less	EXPENSES			
	Purchases of Stock-in-Trade	64.105	70.620	}
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	19.176	(28.279)	
	Expenses	0.594	0.000	
	Extraordinary Items	0.094	0.000	
	Employees benefits expense	0.498	1.050	
	Other expenses	2.653	1.720	
	TOTAL	87.120	45.111	
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2.177	0.642	(Include Depreciation and financial Expenses)
Less	FINANCIAL EXPENSES	1.505	0.643	
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.672	(0.001)	
Less/ Add	DEPRECIATION/ AMORTISATION	0.029	0.008	

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	PROFIT/ (LOSS) BEFORE TAX	0.643	(0.009)	0.010
Less	TAX	0.228	0.232	0.002
	PROFIT/ (LOSS) AFTER TAX	0.415	(0.241)	0.008
	Earnings / (Loss) Per Share (INR)	1.04	(0.49)	--

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2015	31.03.2014	31.03.2013
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	31.03.2015	31.03.2014	31.03.2013
Average Collection Days (Sundry Debtors / Total Income * 365 Days)	69.74	106.60	14760.60
Account Receivables Turnover (Total Income / Sundry Debtors)	5.23	3.42	0.02
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	98.96	136.52	NA
Inventory Turnover (Operating Income / Inventories)	0.24	0.02	NA
Asset Turnover (Operating Income / Net Fixed Assets)	29.42	6.29	NA

LEVERAGE RATIOS

PARTICULARS	31.03.2015	31.03.2014	31.03.2013
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.88	0.85

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Debt Equity Ratio (Total Liability / Networth)	1.91	2.62	2.74
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.14	7.61	5.59
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.01	0.02	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	1.45	1.00	NA

PROFITABILITY RATIOS

PARTICULARS		31.03.2015	31.03.2014	31.03.2013
Net Profit Margin ((PAT / Total Income) * 100)	%	0.46	(0.53)	32.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.12	(0.50)	0.17
Return on Investment (ROI) ((PAT / Networth) * 100)	%	6.85	(4.27)	1.10

SOLVENCY RATIOS

PARTICULARS		31.03.2015	31.03.2014	31.03.2013
Current Ratio (Current Assets / Current Liabilities)		1.09	1.06	1.16
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.79	0.40	1.16
G-Score Ratio Financial (Networth / Total Assets)		0.16	0.12	0.15
G-Score Ratio Debt (Debts / Equity Capital)		2.32	2.96	3.99
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.09	1.06	1.16

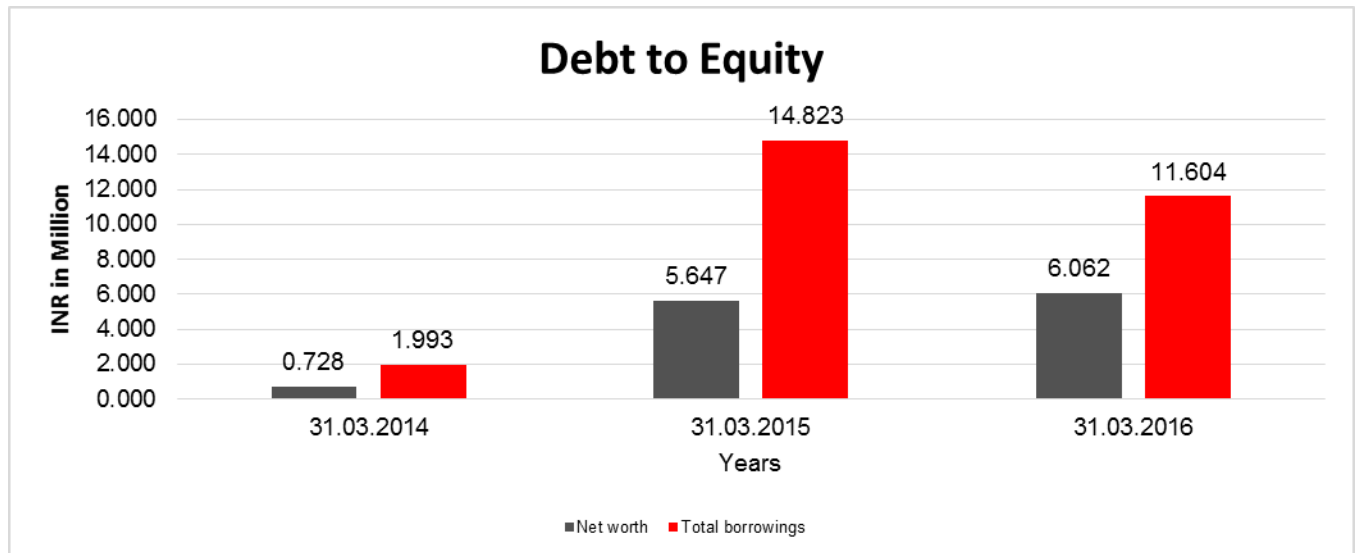
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

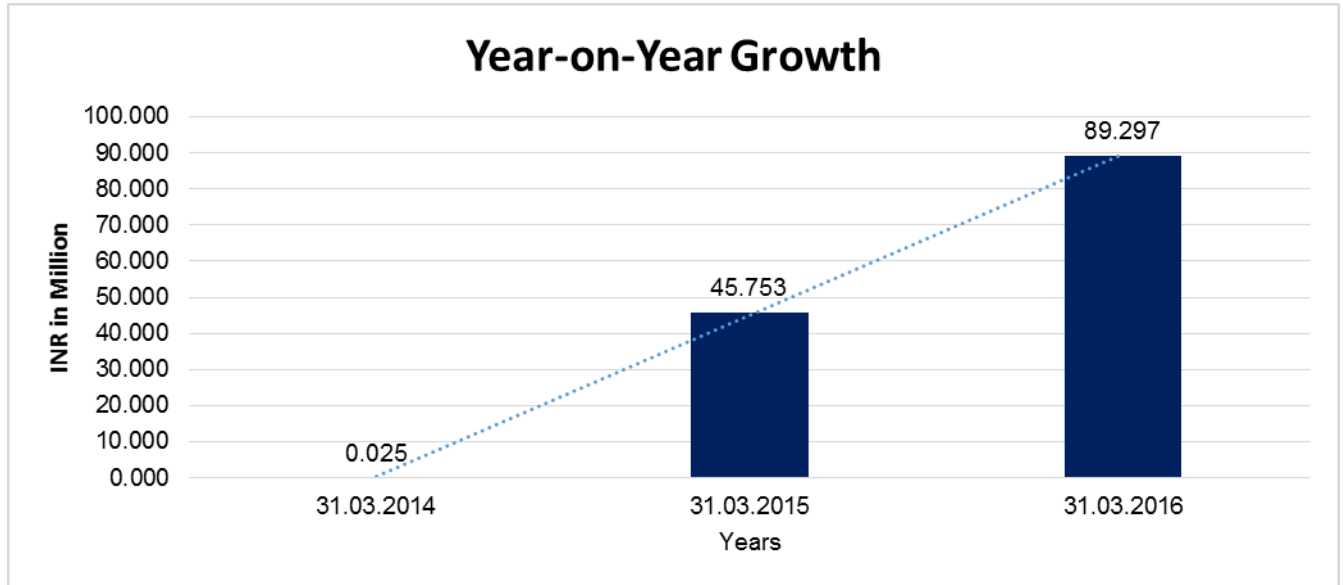
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.500	5.000	5.000
Reserves & Surplus	0.228	0.647	1.062
Net worth	0.728	5.647	6.062
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	1.993	14.823	11.604
Total borrowings	1.993	14.823	11.604
Debt/Equity ratio	2.738	2.625	1.914



YEAR-ON-YEAR GROWTH

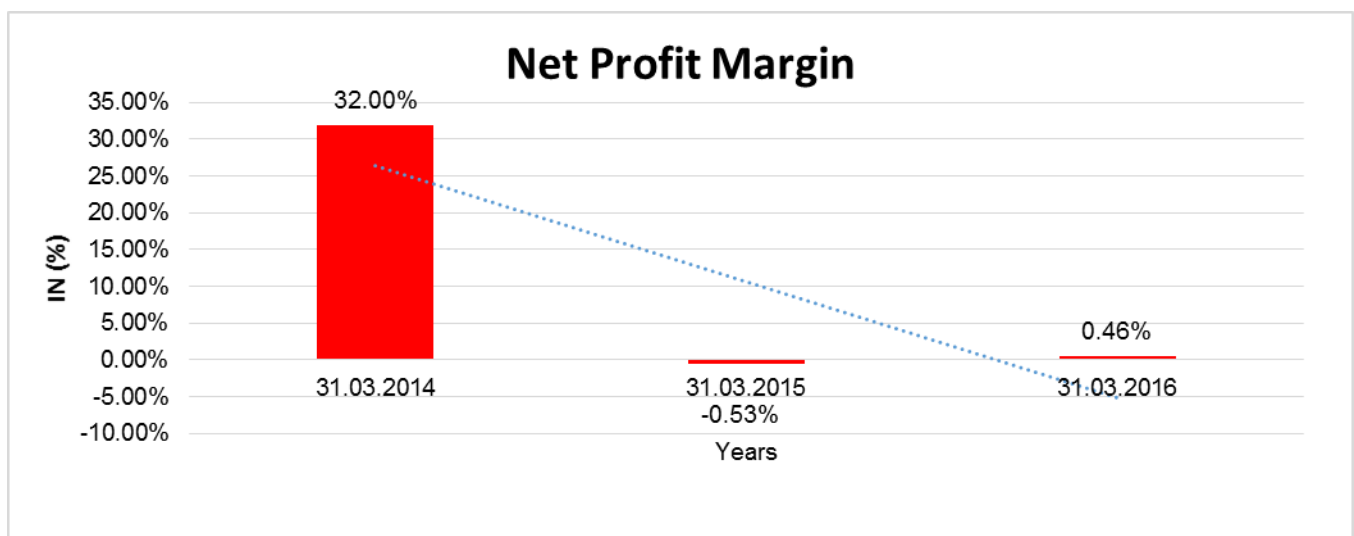
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Total Income	0.025	45.753	89.297
		182,912.000	95.172

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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
Total Income	0.025	45.753	89.297
Profit	0.008	(0.241)	0.415
	32.00%	(0.53%)	0.46%



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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	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	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	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	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

UNSECURED LOAN

PARTICULARS	31.03.2015 (INR in Million)	31.03.2014 (INR in Million)
Short Term Borrowing:		
Ashok Bisani	1.500	2.774
Nikhil Bisani	0.830	0.830
Suresh Kumar Bisani - HUF	0.000	1.470
Total	2.330	5.074

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creatio n	Date of Modific ation	Date of Satisfa ction	Amount	Address
1	G9102 8662	10018 5607	INDUSIND BANK LTD.	28/05/2 018	-	-	32500000.0	2401 Gen Thimmayya Road, Contonment, Pune – 411001, Maharashtra, India
2	G7870 9201	10441 502	ORIENTAL BANK OF COMMERC E LIMITED	18/06/2 013	-	07/02/2 018	22500000.0	Ground Floor, Mahatma Gandhi Seva Mandir Trust Building, Opposite Bandra Talao, S. V. Road, Bandra (Wesy), Mumbai – 400050, Maharashtra, India

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 :	ARC
Analysis Done by :	NIY
Report Prepared by :	SUJ

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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