

MIRA INFORM REPORT

Report No. :	527913.2
Report Date :	07.09.2018

IDENTIFICATION DETAILS

Name :	AMECO DECORATIVE COATINGS
Registered Office :	Unit No.F-5, Nand Jyot Industrial Estate, Safed Pool, Andheri - Kurla Road, Saki Naka Andheri, Andheri (East), Mumbai-400072, Maharashtra
Mobile No.:	91- 9022879879 (Mr. Dilip V. Gala (HUF))
Country :	India
Financials (as on) :	31.03.2018 (Turnover Figures) 31.03.2017 (Financial Details)
Year of Establishment :	2013
Capital Investment / Paid-up Capital :	INR 3.836 million
PAN No.: [Permanent Account No.]	AACHD2107H
GSTN : [Goods & Service Tax Registration No.]	27AACHD2107H1ZT
Legal Form :	Hindu Undivided Family
Line of Business :	Service provider of metal surface finishing treatment on aluminium and importer powder colour and shades colours. (Confirmed by management)
No. of Employees :	08 (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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
Status :	Satisfactory	
Payment Behaviour :	Slow but correct	
Litigation :	Clear	
Comments :	<p>Subject is a Hindu Undivided Family (HUF) established in the year 2013 and it is a service provider of metal surface finishing treatment on aluminium. It also import powder colour and shades colours.</p> <p>As per financials of March 2017, the subject has registered a healthy growth in its revenue and has reported a good profit margin.</p> <p>Rating takes into consideration the subject's sound financial risk profile along with comfortable debt coverage and average liquidity position.</p> <p>Payments 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.

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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 07.09.2018

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

Name :	Mr. Parag Dilip Gala
Designation :	Member
Contact No.:	91- 9022879879
Date :	31.08.2018

LOCATIONS

Registered Office :	Unit No.F-5, Nand Jyot Industrial Estate, Safed Pool, Andheri - Kurla Road, Saki Naka Andheri, Andheri (East), Mumbai-400072, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91- 9022879879 (Mr. Parag Dilip Gala)
Fax No.:	Not Available
E-Mail :	info@coloral.in
Website :	http://www.coloral.in
Area :	700 Sq. Ft.
Location :	Owned
Locality :	Industrial

MEMBER

Name :	Mr. Dilip V Gala
Designation :	Karta
Address:	Flat No.403, 187/A, Navkar Apartment, Nanda Patkar Road, Opposite Rane Hospital, Vile Parle (East), Mumbai – 400057, Maharashtra, India
PAN No:	AABPG2859C
Name :	Mrs. Pratibha Dilip Gala
Designation :	Member
Name :	Mr. Parag Dilip Gala
Designation :	Member
Name :	Ms. Neha Parag Gala

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Designation :	Member
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BUSINESS DETAILS

Line of Business :	Service provider of metal surface finishing treatment on aluminium and importer powder colour and shades colours. (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	
Products :	<ul style="list-style-type: none"> • Powder Colour • Shades Colours
Countries :	<ul style="list-style-type: none"> • European countries • Italy
Terms :	
Selling :	Advance Payment, L/C and Credit (60 Days)
Purchasing :	Advance Payment, L/C and Credit (30/ 60 Days)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesalers and End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	08 (Approximately)	

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Bankers :	Banker Name :	Bank of Baroda	
	Branch :	Sakinaka Branch, J.P. House, M.V. Road, Sakinaka, Andheri (East), Mumbai – 400072, Maharashtra, India	
	Person Name (With Designation) :	--	
	Contact Number :	91-22-28508565	
	Mobile No:	91-9022879879	
	Name of Account Holder :	--	
	Account Number :	04120100005748	
	Account Since (Date/Year of Account Opening) :	--	
	MICR Code:	400012057	
	IFSC Code:	BARB0SAKINA	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Email:	myameco@gmail.com	
Remark :	Number Continuously Ringing		
	<ul style="list-style-type: none"> • ICICI Bank Limited 		
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Bank of Baroda - OD	1.929	1.604
	ICICI Bank – Car Loan	0.873	0.000
	Total	2.802	1.604

Auditors :	
Name :	Mr. Gada Hariyal Chartered Accountant
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	<ul style="list-style-type: none"> • Ameco World of Coatings • J.K. Industries

CAPITAL STRUCTURE

As on: 31.03.2017

Particular	Amount (INR in Million)	Particular	Amount (INR in Million)
To Drawings	0.500	By Balance	4.484
To Bank	2.383	BY Net Profit	1.034
To Income Tax	0.038	By Bank	0.950
To TDS	0.033	By Capital	0.322
To Closing Balance	3.836		
Total	6.790	Total	6.790

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FINANCIAL DATA
[all figures are INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			70.000

Expected Sales (2018-2019): INR 100.000 Million (Due to Business Growth)

The above information has been parted by Mr. Parag Gala (Member)

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Capital Account		3.836	4.484
2] Reserves & Surplus		0.000	0.000
3] (Accumulated Losses)		0.000	0.000
NETWORTH		3.836	4.484
LOAN FUNDS			
1] Secured Loans		2.802	1.604
2] Unsecured Loans		0.000	0.000
TOTAL BORROWING		2.802	1.604
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		6.638	6.088
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERREX TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		4.885	4.495
Sundry Debtors		1.598	1.105
Cash & Bank Balances		0.773	0.413

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Other Current Assets		0.052	0.062
Loans & Advances		0.025	0.025
Total Current Assets		7.333	6.100
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		2.604	1.740
Other Current Liabilities		1.442	0.462
Provisions		0.000	0.000
Total Current Liabilities		4.046	2.202
Net Current Assets		3.287	3.898
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		6.638	6.088

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Labour Receipts	16.266	8.526
	Other Income	0.000	0.000
	TOTAL	16.266	8.526
Less	EXPENSES		
	Cost of Materials Consumed	9.217	3.244
	Electricity Expenses	1.496	1.113
	Commission	0.235	0.100
	Conveyance	0.080	0.056
	Discount	0.131	0.027
	Factory Expenses	0.043	0.013
	Factory Rent	0.420	0.420
	Insurance Charges	0.044	0.024
	License Fees	0.001	0.000
	Octopi Charges	0.057	0.025
	Office Expenses	0.038	0.000
	Packing Expenses	0.412	0.133
	Postages and Couriers	0.011	0.000
	Printing and Stationery	0.088	0.010
	Professional Charges	0.350	0.002
	Repairs and Maintenance	0.337	0.123
	Salary	0.618	0.280
	Sundry Expenses	0.178	0.097
	Telephone Expenses	0.010	0.007
	Transports Charges	0.237	0.034
	Wages	0.379	0.528
	Vat Tax	0.000	0.102
	Sales Promotion	0.000	0.058

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	Service Tax		0.000	0.739
	Penalties		0.000	0.009
	TOTAL		14.382	7.144
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		1.884	1.382
Less	FINANCIAL EXPENSES		0.355	0.274
	PROFIT / (LOSS) BEFORE DEPRECIATION		1.529	1.108
Less	DEPRECIATION/ AMORTISATION		0.495	0.383
	NET PROFIT		1.034	0.725

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		35.86	47.31
Account Receivables Turnover (Income / Sundry Debtors)		10.18	7.72
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		103.12	195.78
Inventory Turnover (Operating Income / Inventories)		0.39	0.31
Asset Turnover (Operating Income / Net Fixed Assets)		0.56	0.63

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.64	0.46
Debt Equity Ratio (Total Liability / Networth)		0.73	0.36
Current Liabilities to Networth		1.05	0.49

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(Current Liabilities / Net Worth)			
Fixed Assets to Networkth (Net Fixed Assets / Networkth)		0.87	0.49
Interest Coverage Ratio (PBIT / Financial Charges)		5.31	5.04

PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		6.36	8.50
Return on Total Assets ((PAT / Total Assets) * 100)	%		9.68	8.75
Return on Investment (ROI) ((PAT / Networkth) * 100)	%		26.96	16.17

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			1.81	2.77
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			0.61	0.73
G-Score Ratio Financial (Networkth / Total Assets)			0.36	0.54
G-Score Ratio Debt (Debts / Equity Capital)			0.73	0.36
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.81	2.77

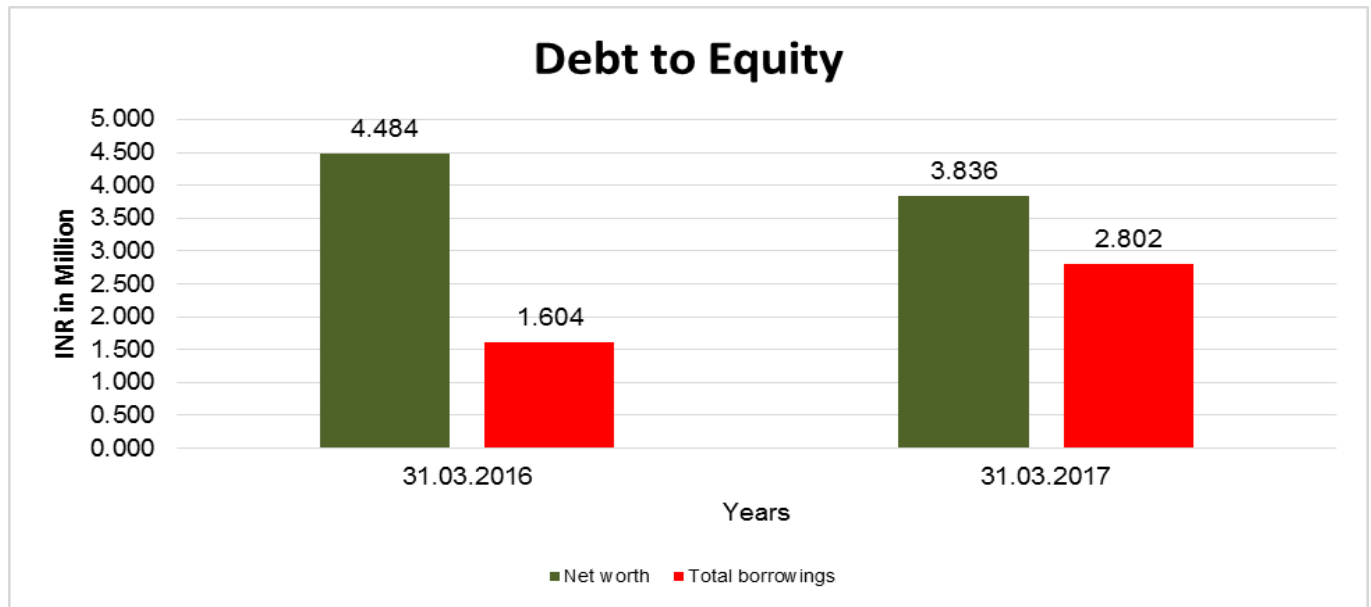
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Account	4.484	3.836
Reserves & Surplus	0.000	0.000
Net worth	4.484	3.836
Secured Loans	1.604	2.802
Unsecured Loans	0.000	0.000
Total borrowings	1.604	2.802
Debt/Equity ratio	0.358	0.730

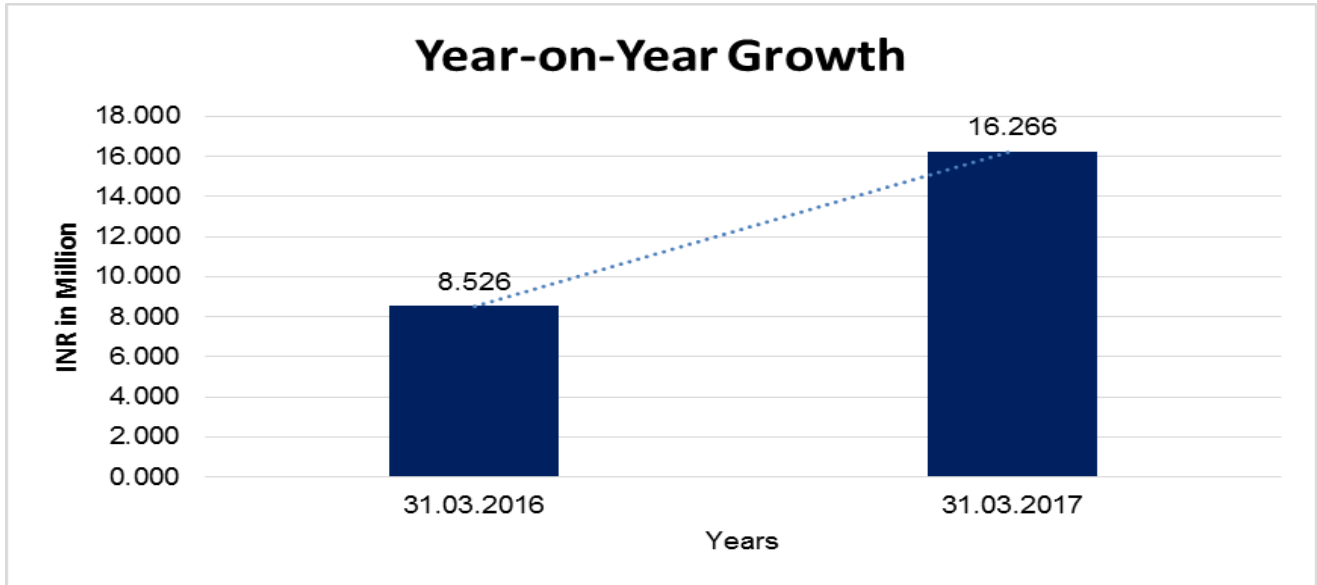


YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Revenue	8.526	16.266
		90.781

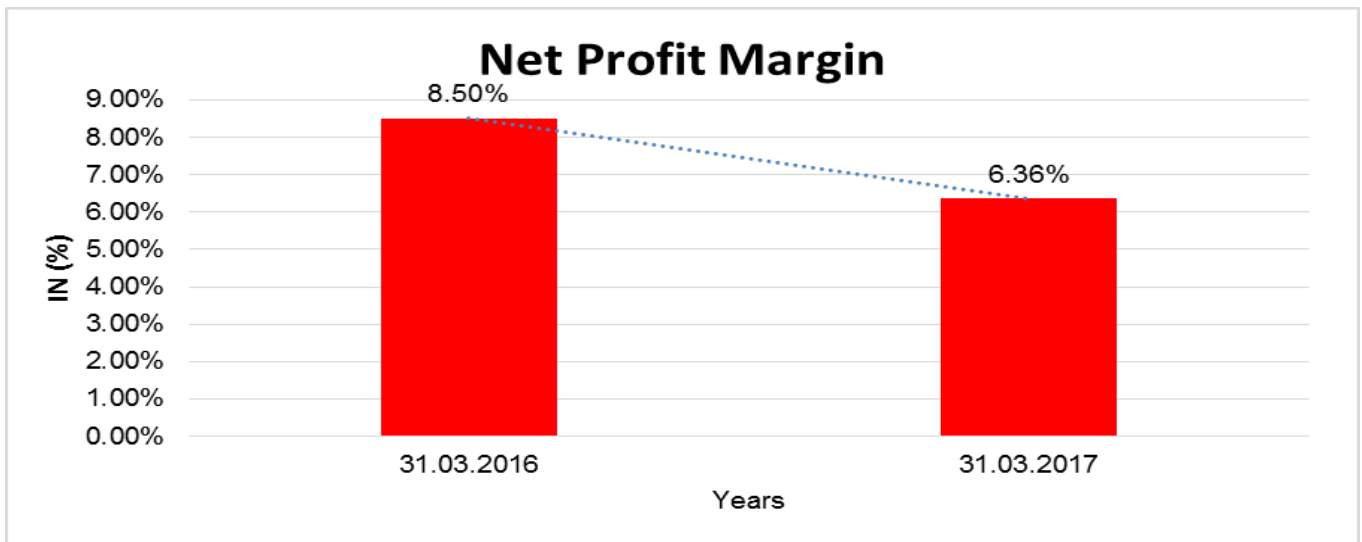
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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Revenue	8.526	16.266
Profit /(Loss)	0.725	1.034
	8.50%	6.36%



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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 –Legal Form	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	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	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	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	Yes
29	Profitability for last two 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

FIXED ASSETS:

- Car Honda
- Machinery
- Furniture and Fitting
- Electric Fittings

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 70.77
UK Pound	1	INR 91.36
Euro	1	INR 82.14

INFORMATION DETAILS

Information Gathered by :	RBY
Analysis Done by :	VVK
Report Prepared by :	MTN

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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