

MIRA INFORM REPORT

Report No. :	529149
Report Date :	11.09.2018

IDENTIFICATION DETAILS

Name :	MANTORA OIL PRODUCTS PRIVATE LIMITED (w.e.f. 01.02.2012)
Formerly Known As :	MANTORA OIL PRODUCTS LIMITED
Registered Office :	16, Tarachand, Dutta Street, Kolkata – 700073, West Bengal
Mobile No.:	91-9839900154 (Mr. Siddharth)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	17.05.1984
CIN No.: [Company Identification No.]	U15141WB1984PTC096678
Capital Investment / Paid-up Capital :	INR 426.388 Million
PAN No.: [Permanent Account No.]	AABCM8155E
GSTN : [Goods & Service Tax Registration No.]	09AABCM8155E1ZF
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Manufacturer and exporter of vegetable oils, oil products, soaps, and cattle feed, poultry feeds, glycerin and fatty acids, oil cakes and other related chemicals. (As Per Memorandum of Association) • Subject is engaged in the business of processing, extracting, refining all kinds of vegetable oils, Vanaspati ghee and other edible oils. (From Indirect Sources)
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1984. It is engaged in the business of processing, extracting, refining all kinds of vegetable oils, Vanaspati ghee and other edible oils (Other Sources).</p> <p>As per the financials of FY 2017, the company has achieved revenue growth of 30.68% as compared to the previous year along with an average profit margin of 1.18%.</p> <p>The sound financial profile of the company is marked by sufficient net worth base along with negligible debt balance sheet profile.</p> <p>Ratings reflects extensive experience of the promoters and the company's established market position in Uttar Pradesh.</p> <p>These strength are partially offset by low operating margin, and exposure to risks arising from intense competition in the edible oil marked and volatility in raw material prices.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the company 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

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Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL
Rating	Long term bank facilities: BBB
Rating Explanation	Moderate degree of safety and moderate credit risk.
Date	06.06.2018

Rating Agency Name	CRISIL
Rating	Short term bank facilities: A3+
Rating Explanation	Moderate degree of safety and higher credit risk.
Date	06.06.2018

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 11.09.2018

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 BY

Name :	Mr. Siddharth
Designation :	General Manager

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Contact No.:	91-9839900154
Date :	08.09.2018

LOCATIONS

Registered Office :	16, Tarachand, Dutta Street, Kolkata – 700073, West Bengal, India
Tel. No.:	91-33-22343520
Mobile No.:	91-9839900154 (Mr. Siddharth)
Fax No.:	Not Available
E-Mail :	info@mantoragroup.com
Website :	http://www.mantoragroup.com (Under Construction)
Factory :	Chirana Road, Bisayatpur, Rania, Kanpur – 209304, Uttar Pradesh, India
Tel. No.:	91-512-22361551
Corporate Office :	26/49, Birhana Road, Kanpur – 208001, Uttar Pradesh, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Jagdish Prasad Gupta
Designation :	Managing Director
Address :	26/49 Birhana Road, Kanpur – 208001, Uttar Pradesh, India
Date of Birth/Age :	21.08.1953
Date of Appointment :	01.04.2008
DIN No.:	00326306

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U01400WB2008PTC124217	PRAYAG AGRO TECH PRIVATE LIMITED	17/03/2008	-
U01407WB2008PTC124126	MAA JAGDAMBA AGRICULTURE PRIVATE LIMITED	13/03/2008	-
U01403UP2008PTC034400	VNG AGRITRADE PRIVATE LIMITED	07/01/2008	-
U01403UP2008PTC034408	SCG AGRITRADE PRIVATE LIMITED	07/01/2008	-
U01403UP2008PTC034401	GKG AGRITRADE PRIVATE LIMITED	07/01/2008	-
U01403UP2008PTC034407	RCG AGRITRADE PRIVATE LIMITED	07/01/2008	-
U45400WB2007PTC115650	RAMAVTAR BUILDERS PRIVATE LIMITED	09/05/2007	-
U45400WB2007PTC115652	SWARNALEKHA INFRASTRUCTURE PRIVATE LIMITED	09/05/2007	-
U45400WB2007PTC115651	JEEVANDEEP PROMOTERS PRIVATE LIMITED	09/05/2007	-
U45400WB2007PTC115339	BRAHMANAND BUILDERS PRIVATE LIMITED	26/04/2007	-
U45400WB2007PTC115648	SHREE JEE CONSTRUCTION PRIVATE LIMITED	09/05/2007	-
U45400WB2007PTC115333	MANSAROVAR DEVELOPERS PRIVATE LIMITED	26/04/2007	-
U45400WB2007PTC115343	SPACE PROPERTIES AND CONSTRUCTIONS	26/04/2007	-

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	PRIVATE LIMITED		
U15141WB1995PTC086057	MANTORA AGRO INDUSTRIES PRIVATE LIMITED	30/04/2009	-
U65993WB1996PLC076335	BHUSHAN CAPITALS LTD	10/10/2007	-
Name : Mr. Nishant Gupta			
Designation : Whole Time Director			
Address : 26/49 Birhana Road, Kanpur – 208001, Uttar Pradesh, India			
Date of Birth/Age : 06.04.1978			
Date of Appointment : 01.10.2016			
DIN No.: 00326317			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U20219WB1985PLC096557	ASSAM ENTRADE LIMITED	30/09/2015	-
U65993WB1996PLC076335	BHUSHAN CAPITALS LTD	10/10/2007	-
U74899WB1994PTC126184	DHARAM PORTFOLIO PVT LTD	30/07/2009	-
U65910WB1980PLC032751	MANJUSHREE AGENCIES LTD	19/04/2001	-
U45400WB2007PTC115340	SKYHIGH RISING CONSTRUCTIONS PRIVATE LIMITED	26/04/2007	-
U45400WB2007PTC115342	MAMTA INFRASTRUCTURE PRIVATE LIMITED	26/04/2007	-
U45400WB2007PTC115329	MAA BHAWANI PROMOTERS PRIVATE LIMITED	25/04/2007	-
U45400WB2007PTC115328	DEEPSIKHA CONSTRUCTION PRIVATE LIMITED	25/04/2007	-
U45400WB2007PTC115341	SWAPNAVILLA DEVELOPERS PRIVATE LIMITED	26/04/2007	-
U74900UP2008PTC034396	LDG TRADING PRIVATE LIMITED	07/01/2008	-
U01403UP2008PTC034395	NG AGRITRADE PRIVATE LIMITED	07/01/2008	-
U01403UP2008PTC034394	SG AGRITRADE PRIVATE LIMITED	07/01/2008	-
U01403UP2008PTC034400	VNG AGRITRADE PRIVATE LIMITED	07/01/2008	-
U01403WB2008PTC124535	J & N AGRITRADE PRIVATE LIMITED	27/03/2008	-
Name : Mr. Jayesh Gupta			
Designation : Whole Time Director			
Address : House No 26/49, Birhana Road, Kanpur – 208001, Uttar Pradesh, India			
Date of Birth/Age : 28.11.1986			
Date of Appointment : 01.10.2016			
DIN No.: 01113988			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U51909WB1985PTC038449	CLIVE FABRICS PRIVATE LIMITED	15/03/2005	-
U20219WB1985PLC096557	ASSAM ENTRADE LIMITED	29/09/2012	-
U45400WB2007PTC115343	SPACE PROPERTIES AND CONSTRUCTIONS PRIVATE LIMITED	26/04/2007	-
U45400WB2007PTC115333	MANSAROVAR DEVELOPERS PRIVATE LIMITED	26/04/2007	-
U45400WB2007PTC115339	BRAHMANAND BUILDERS PRIVATE LIMITED	07/08/2013	-
U45400WB2007PTC115330	APARUPA INFRASTRUCTURE PRIVATE LIMITED	25/04/2007	-
U45400WB2007PTC115651	JEEVANDEEP PROMOTERS PRIVATE LIMITED	09/05/2007	-

U45400WB2007PTC115341	SWAPNAVILLA DEVELOPERS PRIVATE LIMITED	07/08/2013	-
U45400WB2007PTC115652	SWARNALEKHA INFRASTRUCTURE PRIVATE LIMITED	09/05/2007	-
U45400WB2007PTC115332	MAA VINDHACHAL PROMOTERS PRIVATE LIMITED	26/04/2007	-
U45400WB2007PTC115647	SHREEKUNJ INFRASTRUCTURE PRIVATE LIMITED	09/05/2007	-
U45400WB2007PTC115650	RAMAVTAR BUILDERS PRIVATE LIMITED	09/05/2007	-
U01403WB2008PTC124534	JAGDISH AGROTRADE PRIVATE LIMITED	07/08/2013	-
U51909WB2008PTC124530	GS KRISHIVYAPAR PRIVATE LIMITED	07/08/2013	-

KEY EXECUTIVES

Name :	Priyanka Kundhani
Designation :	Company Secretary
Address :	356, Shah Ganj, Dodipur, Allahabad – 223101, Uttar Pradesh, India
Date of Appointment :	01.10.2016
PAN No.:	BWNP6346P
Name :	Mr. Siddharth
Designation :	General Manager

MAJOR SHAREHOLDERS

AS ON 31.03.2017

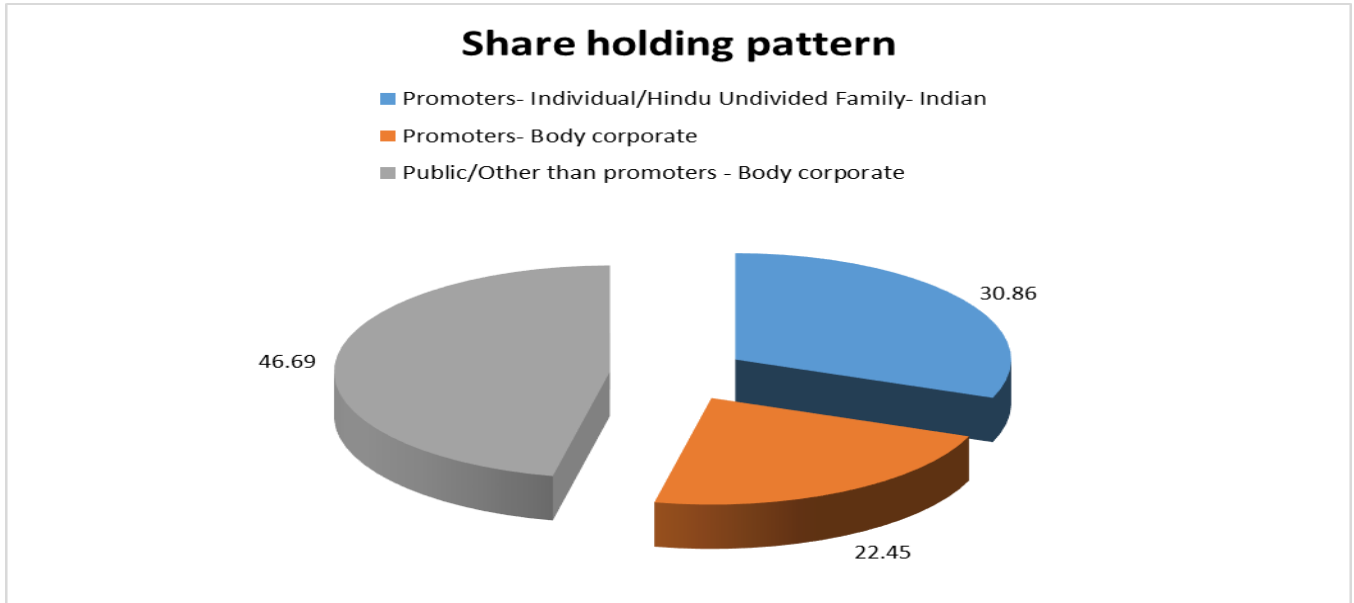
SHAREHOLDING DETAIL FILE ATTACHED

Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	30.86
Promoters- Body corporate	22.45
Public/Other than promoters - Body corporate	46.69
Total	100.00

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BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Manufacturer and exporter of vegetable oils, oil products, soaps, and cattle feed, poultry feeds, glycerin and fatty acids, oil cakes and other related chemicals. (As Per Memorandum of Association) Subject is engaged in the business of processing, extracting, refining all kinds of vegetable oils, Vanaspati ghee and other edible oils. (From Indirect Sources) 	
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service
	Refined Palm Oil	15119010
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

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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 denied by the management		
Bankers :	Banker Name :	Deutsche Bank AG	
	Branch :	ECE House28 Kasturba Gandhi Marg, New Delhi - 110001, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	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 :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Rupee term loans from banks	0.551	1.201
	Rupee term loans from others	79.184	68.139
	SHORT TERM BORROWING		
	Loans repayable on demand from others	2176.585	2150.122
Total	2256.32	2219.462	

Auditors :	
Name :	S. Jaykishan Chartered Accountants
Address :	12, HO-CHI Minh Sarani, Suite No.2D, 2E,& 2F, 2 nd , Kolkata, West Bengal, India
PAN N Income-tax PAN of auditor or auditor's firm :	AASFS4445F
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
44650000	Equity Shares	INR 10/- each	INR 446.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
42638770	Equity Shares	INR 10/- each	INR 426.388 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	426.388	194.024	201.480
(b) Reserves and Surplus	2057.300	1792.152	720.388
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	232.364	0.000
Total Shareholders' Funds (1) + (2)	2483.688	2218.540	921.868
(3) Non-Current Liabilities			
(a) long-term borrowings	79.735	69.340	52.081
(b) Deferred tax liabilities (Net)	24.038	25.638	20.362
(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)	103.773	94.978	72.443
(4) Current Liabilities			
(a) Short-term borrowings	2468.240	2619.559	674.667
(b) Trade payables	3949.996	3126.752	1281.716
(c) Other current liabilities	226.387	140.523	127.795
(d) Short-term provisions	291.351	158.757	91.819
Total Current Liabilities (4)	6935.974	6045.591	2175.997
TOTAL	9523.435	8359.109	3170.308
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	371.034	390.844	350.808
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	15.485	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	677.288	37.916	3.790
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	0.000	0.000	0.000
(e) Other Non-current assets	1.114	0.845	0.928
Total Non-Current Assets	1064.921	429.605	355.526

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(2) Current assets			
(a) Current investments	1307.092	1252.811	0.000
(b) Inventories	1409.518	2175.586	1174.496
(c) Trade receivables	1262.648	1034.756	437.478
(d) Cash and bank balances	3985.071	2915.464	919.400
(e) Short-term loans and advances	405.952	469.270	255.249
(f) Other current assets	88.232	81.617	28.159
Total Current Assets	8458.513	7929.504	2814.782
TOTAL	9523.434	8359.109	3170.308

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	22415.061	17152.604	8223.853
	Other Income	340.115	266.406	98.568
	TOTAL	22755.176	17419.010	8322.421
Less	EXPENSES			
	Cost of Materials Consumed	11723.114	10701.201	6472.025
	Purchases of Stock-in-Trade	8806.254	5223.580	680.081
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	273.944	(173.821)	197.119
	Employee benefit expense	33.118	24.641	16.694
	CSR expenditure	1.460	0.000	0.000
	Other expenses	1184.587	1236.675	758.872
	Extraordinary items	71.599	0.000	0.000
	TOTAL	22094.076	17012.276	8124.791
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	661.100	406.734	197.630
Less	FINANCIAL EXPENSES	207.718	170.586	68.461
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	453.382	236.148	129.169
Less/ Add	DEPRECIATION/ AMORTISATION	47.276	49.768	38.842
	PROFIT/ (LOSS) BEFORE TAX	406.106	186.380	90.327
Less	TAX	141.103	62.223	31.253

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	PROFIT/ (LOSS) AFTER TAX	265.003	124.157	59.074
	EARNINGS IN FOREIGN CURRENCY			
	F.O.B. Value of Exports	15.529	0.000	0.000
	TOTAL EARNINGS	15.529	0.000	0.000
	Earnings / (Loss) Per Share (INR)	6.22	6.40	2.93

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	6.425	0.592	0.000
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	1817.617	952.033	(261.537)
Net cash flows from (used in) operating activities	1692.111	952.033	(261.537)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	20.56	22.02	19.42
Account Receivables Turnover (Income / Sundry Debtors)	17.75	16.58	18.80
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	70.23	71.67	65.41
Inventory Turnover (Operating Income / Inventories)	0.47	0.19	0.17
Asset Turnover (Operating Income / Net Fixed Assets)	1.71	1.04	0.56

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.74	0.73	0.70

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Debt Equity Ratio (Total Liability / Networth)	1.03	1.21	0.79
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.79	2.73	2.36
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.16	0.18	0.38
Interest Coverage Ratio (PBIT / Financial Charges)	3.18	2.38	2.89

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.18	0.72	0.72
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.78	1.49	1.86
Return on Investment (ROI) ((PAT / Networth) * 100)	%	10.67	5.60	6.41

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.22	1.31	1.29
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)		1.02	0.95	0.75
G-Score Ratio Financial (Networth / Total Assets)		0.26	0.27	0.29
G-Score Ratio Debt (Debts / Equity Capital)		5.99	13.86	3.61
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.22	1.31	1.29

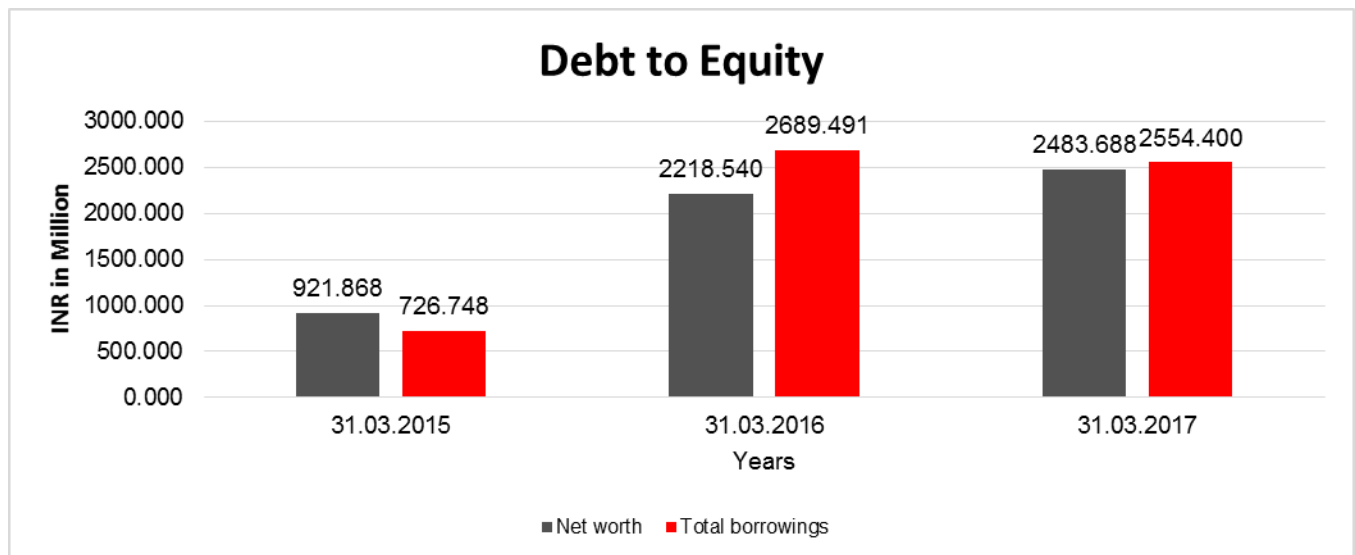
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

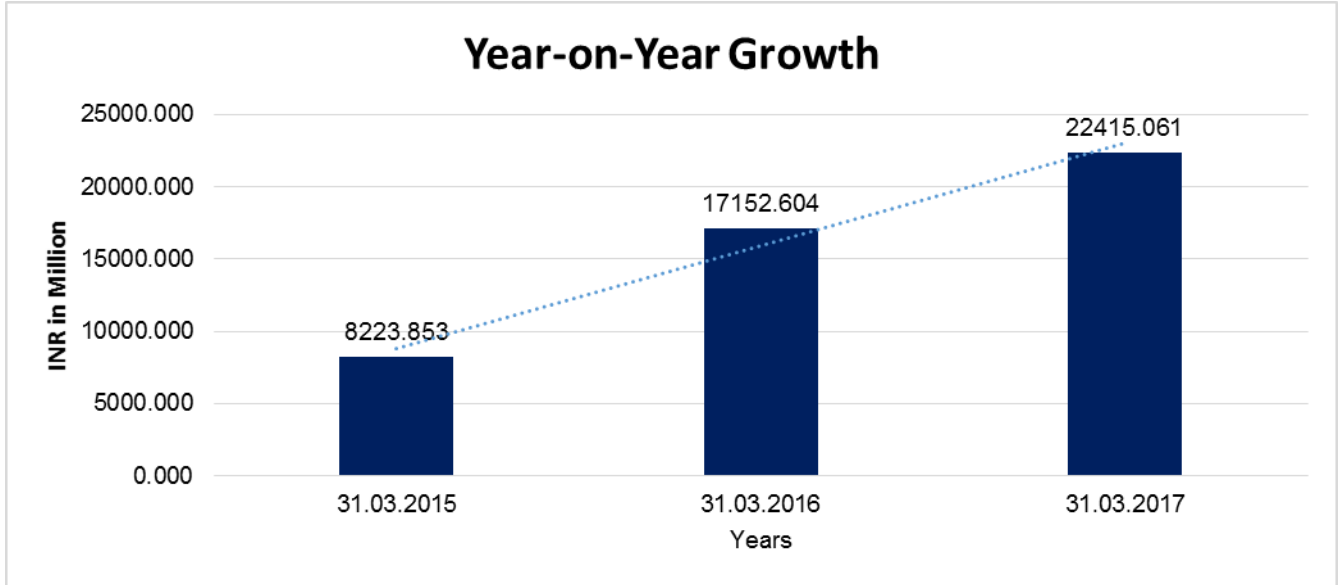
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	201.480	194.024	426.388
Reserves & Surplus	720.388	1792.152	2057.300
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	232.364	0.000
Net worth	921.868	2218.540	2483.688
Long-term borrowings	52.081	69.340	79.735
Short term borrowings	674.667	2619.559	2468.240
Current maturities of long-term debts	0.000	0.592	6.425
Total borrowings	726.748	2689.491	2554.400
Debt/Equity ratio	0.788	1.212	1.028



YEAR-ON-YEAR GROWTH

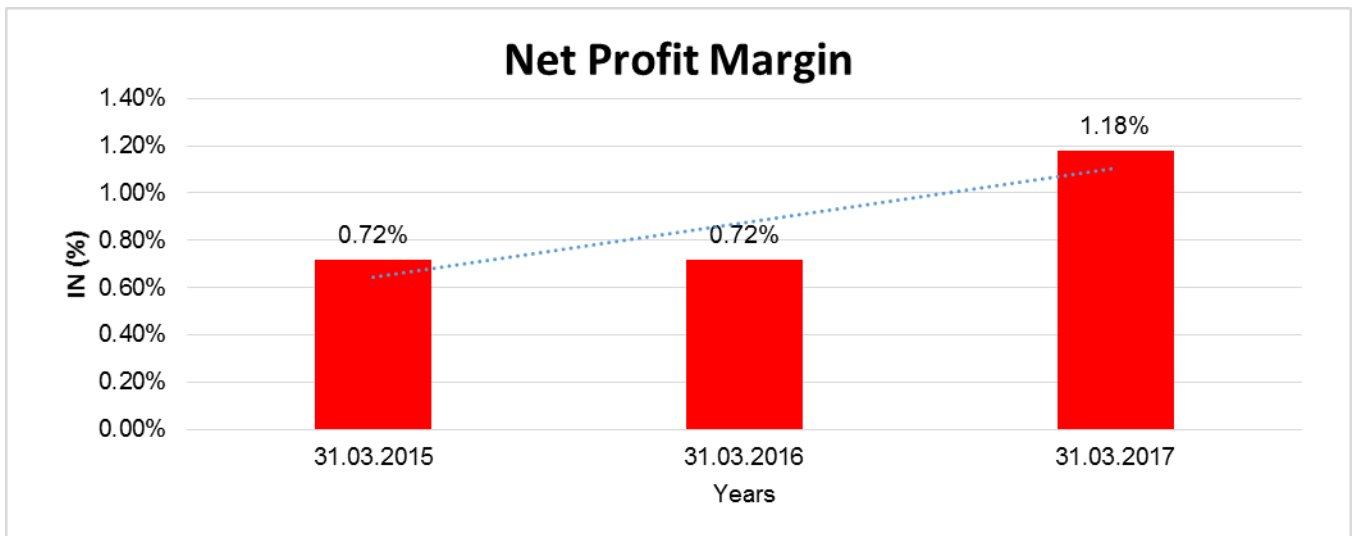
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	8223.853	17152.604	22415.061
		108.571	30.680

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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	8223.853	17152.604	22415.061
Profit/ (Loss)	59.074	124.157	265.003
	0.72 %	0.72 %	1.18 %



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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	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	Yes
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 LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
SHORT TERM BORROWING		
Loans and advances from others	80.796	22.554
Loans taken for fixed assets	210.859	446.883
Total	291.655	469.437

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	AMOUNT	ADDRESS
1	G81146 847	1001645 50	DEUTSCHE BANK AG	15/03/20 18	-	1300000000.0	ECE HOUSE28 KASTURBA GANDHI MARG,NEW DELHIDL110001IN
2	G77372 134	1001560 16	DEUTSCHE INVESTMENTS INDIA PRIVATE LIMITED	03/10/20 17	-	1000000000.0	STATESMAN HOUSE, 4TH FLOOR,BARAKHAMBHA ROAD, CONNAUGHT PLACENEW DELHIDL110001IN
3	G06968 432	1000368 88	YES BANK LIMITED	14/04/20 16	-	500000000.0	9TH FLOOR, NEHRU CENTRE, DISCOVERY OF INDIADR. ANNIE BESANT ROAD, WORLIMUMBAIMH400 018IN
4	G03263 498	1000258 29	ADITYA BIRLA FINANCE LIMITED	31/03/20 16	-	250000000.0	INDIAN RAYON COMPOUND,VERAVAL GU362266IN
5	G04171 120	1000284 97	INDIA INFOLINE FINANCE LIMITED	23/03/20 16	-	250000000.0	12A-10, 13TH FLOOR, PARINEE CRESCENZO, G BLOCK,C-38&39, BANDRA KURLA COMPLEX, BANDRA-EASTMUMBAIMA4000 51IN
6	C56809 353	1057568 7	YES BANK LIMITED	19/03/20 15	-	50000000.0	9TH FLOOR, NEHRU CENTRE, DISCOVERY OF INDIADR. A.B. ROAD,

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							WORLIMUMBAIMH400 018IN
7	B935704 71	1047039 2	CANARA BANK	13/11/20 13	-	2040000000.0	OVERSEAS BRANCHKANPURUP2 08001IN
8	C32383 929	1037787 0	YES BANK LIMITED	29/08/20 12	28/06/2014	300000000.0	9TH FLOOR, NEHRU CENTRE, DISCOVERY OF INDIA,DR. ANNIE BESANT ROAD, WORLI,MUMBAIMH400 018IN
9	B435776 59	1036582 3	YES BANK LIMITED	25/06/20 12	-	200000000.0	9TH FLOOR, NEHRU CENTRE, DISCOVERY OF INDIA,DR. ANNIE BESANT ROAD, WORLI,MUMBAIMH400 018IN
10	C54449 913	1035978 9	STATE BANK OF INDIA	24/05/20 12	23/05/2015	700000000.0	RELATIONSHIP MANAGER (ME)-1, RBO-II, SME,CO- OPERATIVE IND, ESTATE BRANCH, 167-B, DADA NAGARKANPURUP208 022IN

FIXED ASSETS:

Tangible assets

- Land
- Buildings
- Plant and equipment
- Furniture and fixtures
- Vehicles

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 72.62
UK Pound	1	INR 94.62
Euro	1	INR 84.15

INFORMATION DETAILS

Information Gathered by :	JRL
Analysis Done by :	PRY
Report Prepared by :	KVT

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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