

## MIRA INFORM REPORT

<b>Report No. :</b>	529058
<b>Report Date :</b>	11.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	PRESTIGE METALLICS PRIVATE LIMITED (w.e.f. 12.10.2009)
<b>Formerly Known As :</b>	S. G. ALLOYS AND ISPAT PRIVATE LIMITED
<b>Registered Office :</b>	E-8 and E-9, Loha Bazar, Ring Road No. 2, Hirapur, Raipur – 492001, Chhattisgarh
<b>Tel. No.:</b>	91-771-6995111
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	22.06.2009
<b>CIN No.:</b> [Company Identification No.]	U27100CT2009PTC021242
<b>Capital Investment / Paid-up Capital :</b>	INR 15.762 Million
<b>PAN No.:</b> [Permanent Account No.]	AANCS1382B
<b>GSTN :</b> [Goods & Service Tax Registration No.]	22AANCS1382B2ZN
<b>TIN No.:</b>	22211902473
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Trader of various Iron and steel products such as HR Sheets/Plates, Special Quality Plates, Wire Rod, Angles, Tubular Sections etc. [Confirmed by Management]</li> <li>• Trading of Steel [Registered Activity]</li> </ul>
<b>No. of Employees :</b>	Not Divulged

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**RATING & COMMENTS**

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

**MIRA's Rating :**

**A**

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

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is an established company incorporated in the year 2009 having satisfactory track record.</p> <p>For the financial year ended 2017, the company has witnessed a growth in its revenue and has reported profit margin at 0.54% [approximately].</p> <p>The company possesses and acceptable financial profile marked by healthy net worth base along with fair debt level of the company.</p> <p>However, the rating strength is partially offset by highly competitive steel industry.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are reported as slow but correct.</p> <p>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](mailto: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

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Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

**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 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 PARTED BY [GENERAL DETAILS]**

<b>Name :</b>	Mr. Vishal Gupta
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9009491000
<b>Date :</b>	07.09.2018

**MANAGEMENT NON-COOPERATIVE [TEL. NO.: 91-771-2220100]**

**[91-771-6995111] not responding**

**LOCATIONS**

<b>Registered Office/</b>	E-8 and E-9, Loha Bazar, Ring Road No. 2, Hirapur, Raipur – 492001,
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<b>Warehouse :</b>	Chhattisgarh, India
<b>Tel. No.:</b>	91-771-2220100
<b>Mobile No.:</b>	91-9009491000 (Mr. Vishal Gupta)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:sahuanand25@yahoo.co.in">sahuanand25@yahoo.co.in</a> <a href="mailto:prestigemetallics@gmail.com">prestigemetallics@gmail.com</a>
<b>Website :</b>	<a href="http://www.prestigemetallics.com">www.prestigemetallics.com</a>

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Sanjesh Gupta
<b>Designation :</b>	Director
<b>Address :</b>	9 Park Street No-1, Dushera Maidan Choubey Colony, Raipur - 492001, Chhattisgarh, India
<b>Date of Birth/Age :</b>	08.10.1987
<b>Date of Appointment :</b>	22.06.2009
<b>DIN No.:</b>	02598654

**Other Directorship :**

CIN/FCRN	Company Name	Begin Date	End Date
U27100CT2010PTC021537	SHRI KRISHNA LOHA ISPAT PRIVATE LIMITED	06/01/2010	-
U27310WB2007PTC116288	PRESTIGE POWER AND STEEL PRIVATE LIMITED	19/11/2010	-
U70102CT2009PTC021247	ADITYA REAL ESTATES AND DEVELOPERS PRIVATE LIMITED	24/06/2009	-

<b>Name :</b>	Mr. Vishal Gupta
<b>Designation :</b>	Director
<b>Address :</b>	Plot No.: 316, Samta Colony, Raipur - 492001, Chhattisgarh, India
<b>Date of Birth/Age :</b>	22.02.1986
<b>Qualification :</b>	Graduate
<b>Date of Appointment :</b>	22.06.2009
<b>DIN No.:</b>	02665306

**Other Directorship :**

CIN/FCRN	Company Name	Begin Date	End Date
U27100CT2010PTC021537	SHRI KRISHNA LOHA ISPAT PRIVATE LIMITED	06/01/2010	-
U27310WB2007PTC116288	PRESTIGE POWER AND STEEL PRIVATE LIMITED	19/11/2010	-
U70102CT2009PTC021247	ADITYA REAL ESTATES AND DEVELOPERS PRIVATE LIMITED	24/06/2009	-

<b>Name :</b>	Mr. Vikas Gupta
<b>Designation :</b>	Director
<b>Address :</b>	Plot No.: 316, Samta Colony, Raipur - 492001, Chhattisgarh, India
<b>Date of Birth/Age :</b>	02.06.1987

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<b>Qualification :</b>	Graduate		
<b>Date of Appointment :</b>	01.09.2011		
<b>DIN No.:</b>	03115558		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U27100CT2010PTC021537	SHRI KRISHNA LOHA ISPAT PRIVATE LIMITED	05/07/2011	-
U70102CT2009PTC021247	ADITYA REAL ESTATES AND DEVELOPERS PRIVATE LIMITED	01/07/2010	-

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2017**

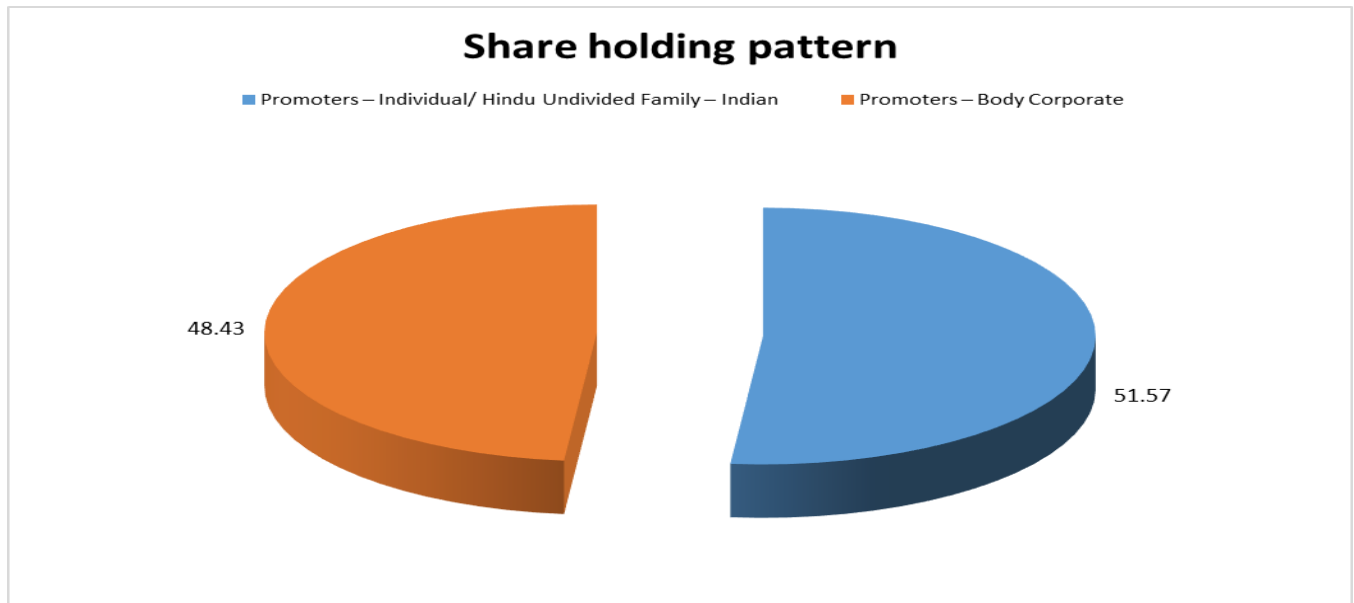
<b>Names of Shareholders</b>	<b>No. of Shares</b>
Sanjesh Gupta	52990
Vishal Gupta	43000
Guljari Lal Gupta	67000
Anjula Gupta	44000
Sangeeta Gupta	168400
Vikash Gupta	20000
Sajjan Kumar Gupta	391500
Guljari Lal Gupta (HUF)	16000
Sajjan Kumar Gupta (HUF)	10000
Vedant Commodeal Private Limited, India	35000
Newedge Vinimay Private Limited, India	35000
Festino Vincom Private Limited, India	30000
Unicon Tie-up Private Limited, India	30000
Marina Commodeal Private Limited, India	9000
Matrix Vintrade Private Limited, India	9000
Prestige Power and Steel Private Limited, India	39200
Shri Krishna Loha Ispat Private Limited, India	509635
Aditya Real Estate and Developers Private Limited, India	66510
<b>Total</b>	<b>1576235</b>

**AS ON: 29.09.2017**

<b>Equity Share Breakup</b>	<b>Percentage of Holding</b>
<b>Category</b>	
Promoters – Individual/ Hindu Undivided Family – Indian	51.57
Promoters – Body Corporate	48.43

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<b>Total</b>	<b>100.00</b>
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**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Trader of Various IRON and Steel Products such as HR Sheets/Plates, Special Quality Plates, Wire Rod, Angles, Tubular Sections etc. [Confirmed by Management]</li> <li>• Trading of Steel. [Registered Activity]</li> </ul>	
<b>Products :</b>	<b>ITC Code No.</b>	<b>Product Descriptions</b>
	72169930	TMT
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>		
<b>Selling :</b>	Advance Payment, L/C, Credit [15 and 45 Days] and Others [RTGS, NEFT]	

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<b>Purchasing :</b>	Advance Payment, L/C, Credit [15 and 45 Days] and Others [RTGS, NEFT]
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**PRODUCTION STATUS: [NOT AVAILABLE]**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>No. of Employees :</b>	Not Divulged	
<b>Bankers :</b>	<b>Bank Name:</b>	State Bank of India
	<b>Branch:</b>	SME Branch, Baryon Bazar, Raipur, Chhattisgarh, India
	<b>Person Name (with Designation):</b>	Chief Manager [Name not divulged]
	<b>Contact Number:</b>	91-0771-4004370
	<b>Name of Account Holder:</b>	--
	<b>Account Number:</b>	--
	<b>IFSC Code:</b>	SBIN0003577 [Not confirmed with banker]
	<b>Account Since (Date/ Year of A/c Opening):</b>	--
	<b>Average Balance Maintained (Optional):</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--
	<b>Account Operation:</b>	--
	<b>Remarks:</b>	Denied to provide any information
<ul style="list-style-type: none"> <li>State Bank of India</li> </ul>		

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	Medium Enterprises (Sales Hub), SME Branch Premises, Ground Floor, Raipur-492001, Chhattisgarh, India		
	<ul style="list-style-type: none"> <li>Kotak Mahindra Bank Limited  Kishanganj, Raipur-492001, Chattisgarh, India</li> </ul>		
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2017 (INR In Million)</b>	<b>31.03.2016 (INR In Million)</b>
	<b>LONG-TERM BORROWINGS</b>		
	Loans repayable on demand	220.506	215.648
	<b>Total</b>	<b>220.506</b>	<b>215.648</b>

<b>Auditors :</b>	
<b>Name :</b>	Mahendra Kashyap and Company Chartered Accountants
<b>Address :</b>	Loha Bazar, Ring Road No. 2, Raipur, Chhattisgarh, India
<b>PAN No.:</b>	AEWPK4438G
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives:</b>	<ul style="list-style-type: none"> <li>Shri Krishna Loha Ispat Private Limited</li> <li>Prestige Power and Steel Private Limited</li> <li>Mukesh steel Traders, Raipur</li> <li>Vishal steel Traders, Raipur</li> </ul>

**CAPITAL STRUCTURE**

**AS ON: 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
1576235	Equity Shares	INR 10/- each	INR 15.762 Million

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Malad (West), Mumbai - 400 064. INDIA  
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Fax : 91-22-40448045 / 40448046  
E-mail : mira@mirainform.com  
info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

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**FINANCIAL DATA**  
*[all figures are in INR Million]*

**ABRIDGED BALANCE SHEET [STANDALONE]**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	15.762	15.097	15.097
(b) Reserves and Surplus	139.744	124.239	119.164
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>155.506</b>	<b>139.336</b>	<b>134.261</b>
(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
<b>Total Non-current Liabilities (3)</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
(4) Current Liabilities			
(a) Short-term borrowings	220.506	215.648	226.852
(b) Trade payables	62.543	37.389	92.753
(c) Other current liabilities	12.124	5.103	4.390
(d) Short-term provisions	0.000	0.448	0.000
<b>Total Current Liabilities (4)</b>	<b>295.173</b>	<b>258.588</b>	<b>323.995</b>
<b>TOTAL</b>	<b>450.679</b>	<b>397.924</b>	<b>458.256</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.474	1.435	1.396
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets 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	62.398	62.398	1.370
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	0.806	0.714	0.191
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>66.678</b>	<b>64.547</b>	<b>2.957</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	150.182	179.589	202.891
(c) Trade receivables	199.376	160.154	222.882
(d) Cash and bank balances	3.408	2.064	8.629
(e) Short-term loans and advances	92.063	52.598	20.897
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>445.029</b>	<b>394.405</b>	<b>455.299</b>
<b>TOTAL</b>	<b>450.679</b>	<b>397.924</b>	<b>458.256</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	<b>SALES</b>			
	Total Revenue from operations	1824.782	1521.676	1475.644
	Other Income	2.700	3.988	1.159
	<b>TOTAL</b>	<b>1827.482</b>	<b>1525.664</b>	<b>1476.803</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	1724.645	1438.569	1507.136
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	29.406	23.302	(84.128)
	Employee benefit expense	7.978	3.250	2.516
	Other expenses	23.570	22.076	15.833
	<b>TOTAL</b>	<b>1785.599</b>	<b>1487.197</b>	<b>1441.357</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>41.883</b>	<b>38.467</b>	<b>35.446</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>26.298</b>	<b>29.995</b>	<b>27.205</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>15.585</b>	<b>8.472</b>	<b>8.241</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.592</b>	<b>0.621</b>	<b>0.509</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>14.993</b>	<b>7.851</b>	<b>7.732</b>
<b>Less</b>	<b>TAX</b>	<b>5.141</b>	<b>2.776</b>	<b>2.436</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>9.852</b>	<b>5.075</b>	<b>5.296</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>10.16</b>	<b>5.23</b>	<b>5.46</b>

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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
Net cash flows from (used in) operations	14.993	7.851	7.732
Net cash flows from (used in) operating activities	14.993	7.851	7.732

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	39.88	38.42	55.13
Account Receivables Turnover (Income / Sundry Debtors)	9.15	9.50	6.62
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	13.24	9.49	22.46
Inventory Turnover (Operating Income / Inventories)	0.28	0.21	0.17
Asset Turnover (Operating Income / Net Fixed Assets)	12.06	26.81	25.39

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.65	0.65	0.71
Debt Equity Ratio (Total Liability / Networth)	1.42	1.55	1.69
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.90	1.86	2.41
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.02	0.01	0.01

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Interest Coverage Ratio (PBIT / Financial Charges)	1.59	1.28	1.30
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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	0.54	0.33	0.36
Return on Total Assets (PAT / Total Assets) * 100	%	2.19	1.28	1.16
Return on Investment (ROI) (PAT / Networth) * 100	%	6.34	3.64	3.94

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.51	1.53	1.41
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.00	0.83	0.78
G-Score Ratio Financial (Networth / Total Assets)		0.35	0.35	0.29
G-Score Ratio Debt (Debts / Equity Capital)		13.99	14.28	15.03
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.51	1.53	1.41

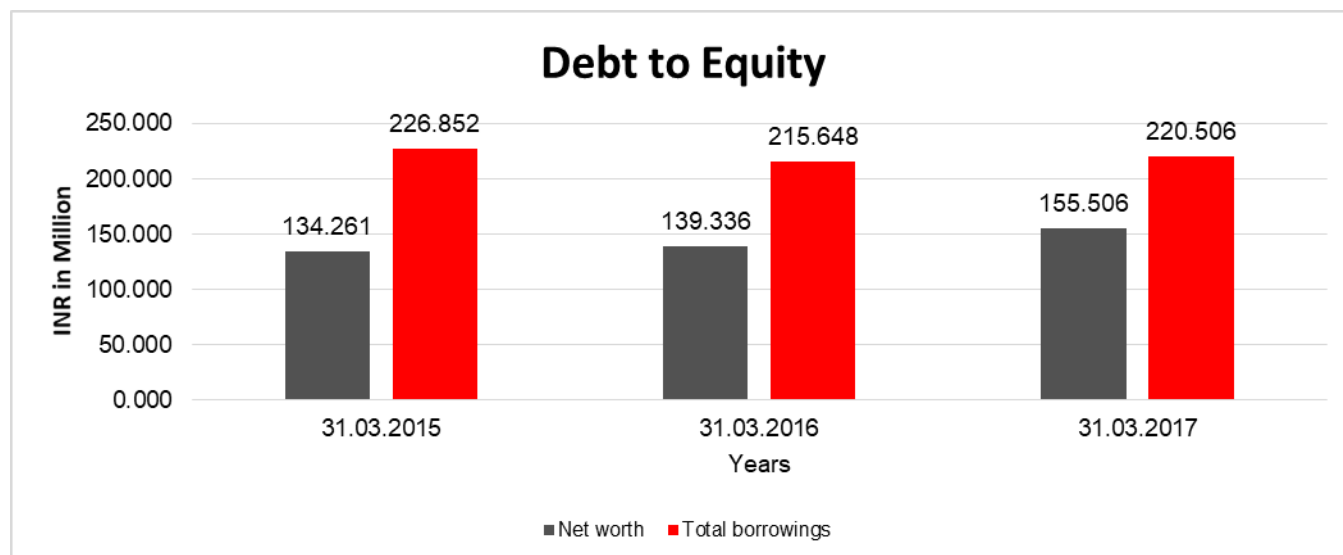
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

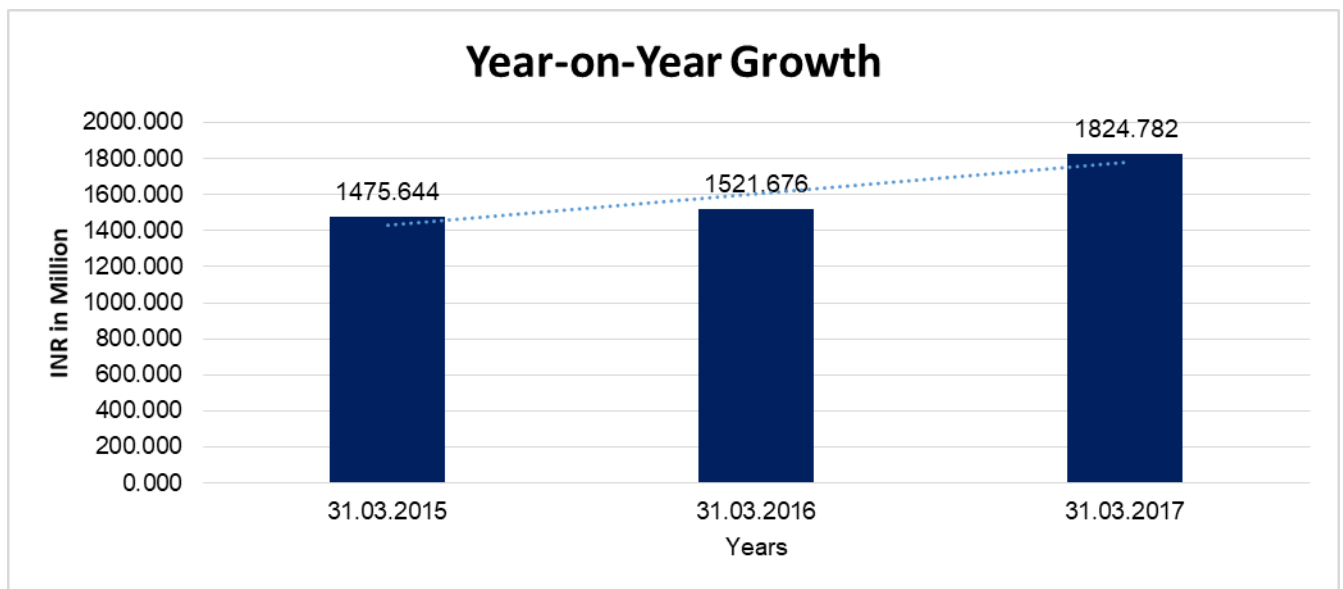
**DEBT EQUITY RATIO**

Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	15.097	15.097	15.762
Reserves & Surplus	119.164	124.239	139.744
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>134.261</b>	<b>139.336</b>	<b>155.506</b>
Long-term borrowings	0.000	0.000	0.000
Short term borrowings	226.852	215.648	220.506
<b>Total borrowings</b>	<b>226.852</b>	<b>215.648</b>	<b>220.506</b>
<b>Debt/Equity ratio</b>	<b>1.690</b>	<b>1.548</b>	<b>1.418</b>



**YEAR-ON-YEAR GROWTH**

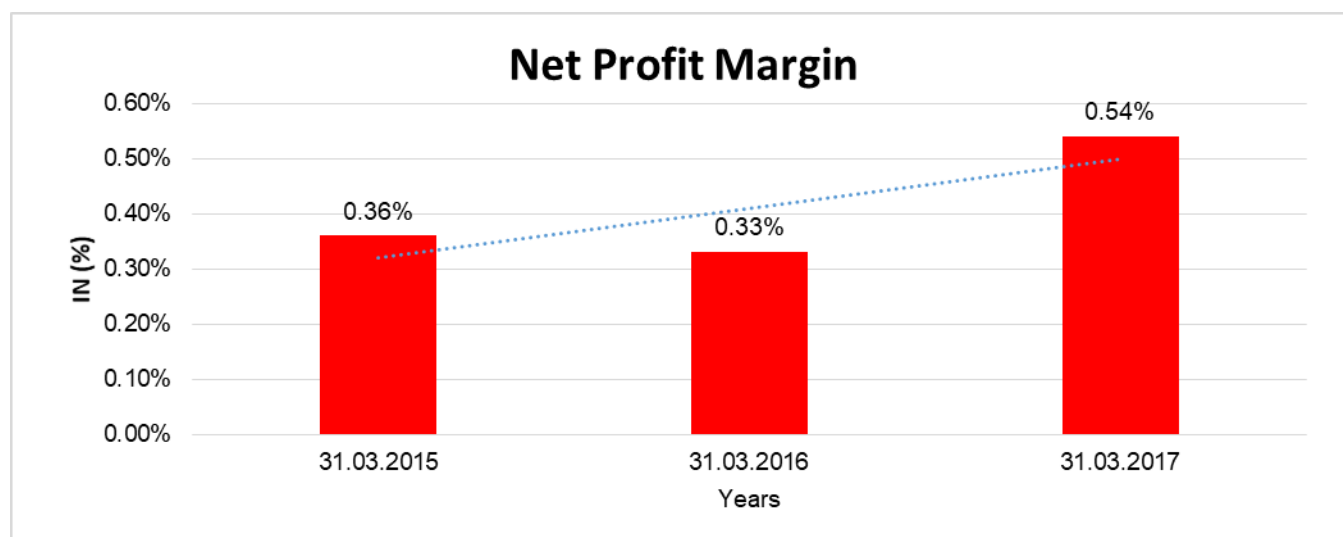
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	1475.644	1521.676	1824.782
		<b>3.119</b>	<b>19.919</b>



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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	1475.644	1521.676	1824.782
Profit/ (Loss)	5.296	5.075	9.852
	<b>0.36 %</b>	<b>0.33 %</b>	<b>0.54 %</b>



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**ABRIDGED BALANCE SHEET [CONSOLIDATED]**

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I. EQUITY AND LIABILITIES</b>		
(1) Shareholders' Funds		
(a) Share Capital	15.762	15.097
(b) Reserves and Surplus	200.771	185.267
(c) Money received against share warrants	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>216.533</b>	<b>200.364</b>
(3) Non-Current Liabilities		
(a) long-term borrowings	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000
(c) Other long-term liabilities	0.000	0.000
(d) long-term provisions	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>0.000</b>	<b>0.000</b>
(4) Current Liabilities		
(a) Short-term borrowings	220.506	215.648
(b) Trade payables	62.543	37.389
(c) Other current liabilities	12.124	5.103
(d) Short-term provisions	0.000	0.448
<b>Total Current Liabilities (4)</b>	<b>295.173</b>	<b>258.588</b>
<b>TOTAL</b>	<b>511.706</b>	<b>458.952</b>
<b>II. ASSETS</b>		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	3.474	1.435
(ii) Intangible Assets	0.000	0.000
(iii) Tangible assets capital work-in-progress	0.000	0.000
(iv) Intangible assets under development	0.000	0.000
(b) Non-current Investments	62.398	62.398
(c) Deferred tax assets (net)	0.000	0.000
(d) Long-term loans and advances	0.806	0.714
(e) Other Non-current assets	0.000	0.000
<b>Total Non-Current Assets</b>	<b>66.678</b>	<b>64.547</b>
(2) Current assets		
(a) Current investments	0.000	0.000
(b) Inventories	150.182	179.589

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(c) Trade receivables		199.376	160.154
(d) Cash and bank balances		3.407	2.064
(e) Short-term loans and advances		92.063	52.598
(f) Other current assets		0.000	0.000
<b>Total Current Assets</b>		<b>445.028</b>	<b>394.405</b>
<b>TOTAL</b>		<b>511.706</b>	<b>458.952</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2017	31.03.2016
	<b>SALES</b>		
	Total Revenue from operations	1824.782	1521.676
	Other Income	2.700	3.988
	<b>TOTAL</b>	<b>1827.482</b>	<b>1525.664</b>
<b>Less</b>	<b>EXPENSES</b>		
	Purchases of Stock-in-Trade	1724.645	1438.569
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	29.406	23.302
	Employee benefit expense	7.978	3.250
	Other expenses	23.570	22.076
	<b>TOTAL</b>	<b>1785.599</b>	<b>1487.197</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	41.883	38.467
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	26.298	29.995
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	15.585	8.472
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.592	0.621
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>14.993</b>	<b>7.851</b>
<b>Less</b>	<b>TAX</b>	5.141	2.776
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>9.852</b>	<b>5.075</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>10.16</b>	<b>5.23</b>

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

**INDEX OF CHARGES**

CHARGES REGISTERED								
S N O	SRN	CHA RGE ID	CHARGE HOLDER NAME	DATE OF CREA TION	DATE OF MOD IFIC ATIO N	DATE OF SATI SFA CTIO N	AMOUNT	ADDRESS
1	G52496 718	104950 74	KOTAK MAHINDRA BANK LIMITED	31/03/ 2014	28/08/ 2017	-	280000000.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX, BANDRA (E),MUMBAIMA400051IN
2	C07430 747	102091 63	STATE BANK OF INDIA	04/03/ 2010	16/05/ 2013	26/05/ 2014	180000000.0	MEDIUM ENTERPRISES (SALES HUB),SME BRANCH PREMISES, BYRON BAZARRAIPURCT49200 1IN

**STATE OF COMPANY AFFAIRS AND FUTURE OUTLOOK**

During the year, the turnover of the Company has increased to INR 1827.482 Million as compared to INR 1525.664 Million in the previous year. Further the profit after depreciation & taxation of the Company has increased to INR 9.852 Million as compared to INR 5.075 Million in the previous year. The Directors are hopeful to achieve the desired profits by better utilization of resources in the coming year.

**FIXED ASSETS:**

- Land
- Furniture and fixtures
- Vehicles
- Motor vehicles
- Office equipment
- Computer equipment's
- Other equipment's

**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 72.57
UK Pound	1	INR 93.74
Euro	1	INR 83.81

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SHW
<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	ARC

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**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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