

## MIRA INFORM REPORT

<b>Report No. :</b>	526042
<b>Report Date :</b>	12.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	SEA FOOD PRODUCTS
<b>Registered Office :</b>	Plot No. 737/ 1306, 738, JL No. 575, Village Faridapur, Kumarpur, PO+PS-Contai, Medinipur (East) – 721401, West Bengal
<b>Mobile No.:</b>	91-7076429849/ 9635698546 [Mr. Parameswar Bhunia]
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018
<b>Date of Establishment :</b>	05.01.2006
<b>Capital Investment :</b>	INR2.841 Million
<b>PAN No.:</b> [Permanent Account No.]	AIKPB2988C
<b>GSTN :</b> [Goods & Service Tax Registration No.]	19AIKPB2988C1Z7
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Subject is engaged in Trading of Fish Meal (Marine Product). [Confirmed by Management]
<b>No. of Employees :</b>	14 [Approximately]

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>A</b>
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually Correct

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<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was established in the year 2006 as a proprietorship firm and it is having satisfactory track records.</p> <p>It is engaged in trading of fish meal.</p> <p>For the financial year 2018, the firm has increased in its revenue from operations as compared to previous year and maintained average profitability margin of 1.11%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base and average debt balance sheet.</p> <p>Further, the firm also derives strength from its long standing track records of business operations and marginal improvement in the revenue as well profitability profile during the year.</p> <p>Suppliers (Maasish Supplier, Mr. Raju Babu, Asoke Senapati) of the firm has given positive feedback and they are satisfied with firm's payment behavior and overall performance.</p> <p>Banker (SBI) has also given positive feedback and satisfied with firms banking transactions.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>In view of aforesaid, the firm 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 12.09.2018

**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**

<b>Name :</b>	Mr. Parameswar Bhunia
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-7076429849
<b>Date :</b>	05.09.2018

**LOCATIONS**

<b>Registered Office/ Factory :</b>	Plot No. 737/ 1306, 738, JL No. 575, Village Faridapur, Kumarpur, PO+PS-Contai, Medinipur (East) – 721401, West Bengal
<b>Tel. No.:</b>	Not Available

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<b>Mobile No.:</b>	91-7076429849/ 9635698546 [Mr. Parameswar Bhunia]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:seafoodproducts.wb@gmail.com">seafoodproducts.wb@gmail.com</a>
<b>Area :</b>	14000 Sq. Ft.
<b>Location :</b>	Owned

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Parameswar Bhunia
<b>Designation :</b>	Proprietor
<b>Address:</b>	Village Amartyapally, Kumarpur, Contai, Medinipur (East), West Bengal, India
<b>Date of Birth/ Age:</b>	25.04.1960
<b>Qualification:</b>	Graduate
<b>Experience:</b>	38 Years
<b>Aadhaar No.:</b>	4487 4411 0792
<b>PAN No.:</b>	AIKPB2988C
<b>Voter ID No.:</b>	WB/31/211/258313

**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged in Trading of Fish Meal (Marine Product). [Confirmed by Management]
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Credit [60 Days]
<b>Purchasing :</b>	Credit [60 Days]

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Maasish Supplier
	<b>Name of the Person (Designation):</b>	Mr. Siddheswar Bhunia (Proprietor)
	<b>Contact Number:</b>	91-9932661747
	<b>Since how long known:</b>	15 Years
	<b>Maximum limit dealt:</b>	--

	<b>Experience:</b>	<b>Payment Behaviour</b>	Good
		<b>Market Goodwill</b>	Good
		<b>Overall</b>	Good
	<b>Remark</b>	They gave us positive response about subject company they are satisfied with their payment behavior and market goodwill	
	<b>Name of the Person (Designation):</b>	Mr. Raju Babu [Manager]	
	<b>Contact Number:</b>	91-9475431993	
	<b>Since how long known:</b>	8 Years	
	<b>Maximum limit dealt:</b>	--	
	<b>Experience:</b>	<b>Payment Behaviour</b>	Excellent
		<b>Market Goodwill</b>	Excellent
		<b>Overall</b>	Excellent
	<b>Remark</b>	They gave us positive response about subject company they are satisfied with their payment behavior and market goodwill	
	<b>Name of the Person (Designation):</b>	Asoke Senapati	
	<b>Contact Number:</b>	91-9547886384	
	<b>Since how long known:</b>	15 Years	
	<b>Maximum limit dealt:</b>	--	
	<b>Experience:</b>	<b>Payment Behaviour</b>	Good
		<b>Market Goodwill</b>	Good
		<b>Overall</b>	Good
	<b>Remark</b>	They gave us positive response about subject company they are satisfied with their payment behavior and market goodwill	
<b>Customers :</b>	Others		
	<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>	14 [Approximately]																																		
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Bank Name:</b></td> <td colspan="2">State Bank of India</td> </tr> <tr> <td><b>Branch:</b></td> <td colspan="2">Contai, School Bazar branch, West Bengal, India</td> </tr> <tr> <td><b>Person Name (with Designation):</b></td> <td colspan="2">Manager [Name not divulged]</td> </tr> <tr> <td><b>Contact Number:</b></td> <td colspan="2">91-3220-255021</td> </tr> <tr> <td><b>Name of Account Holder:</b></td> <td colspan="2">SEA FOOD PRODUCT</td> </tr> <tr> <td><b>Account Number:</b></td> <td colspan="2">31564756566</td> </tr> <tr> <td><b>Account Since (Date/ Year of A/c Opening):</b></td> <td colspan="2">01.04.2017</td> </tr> <tr> <td><b>Average Balance Maintained (Optional):</b></td> <td colspan="2">INR 0.050 Million</td> </tr> <tr> <td><b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b></td> <td colspan="2">--</td> </tr> <tr> <td><b>Account Operation:</b></td> <td colspan="2">Satisfactory</td> </tr> <tr> <td><b>Remarks:</b></td> <td colspan="2">Manager gave us positive response about subject company they are satisfied with their banking transaction</td> </tr> </table>		<b>Bank Name:</b>	State Bank of India		<b>Branch:</b>	Contai, School Bazar branch, West Bengal, India		<b>Person Name (with Designation):</b>	Manager [Name not divulged]		<b>Contact Number:</b>	91-3220-255021		<b>Name of Account Holder:</b>	SEA FOOD PRODUCT		<b>Account Number:</b>	31564756566		<b>Account Since (Date/ Year of A/c Opening):</b>	01.04.2017		<b>Average Balance Maintained (Optional):</b>	INR 0.050 Million		<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--		<b>Account Operation:</b>	Satisfactory		<b>Remarks:</b>	Manager gave us positive response about subject company they are satisfied with their banking transaction	
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<b>Auditors :</b>		
<b>Name :</b>	N. Mondal and Associates Chartered Accountants	
<b>Address :</b>	Village-Khottadihi, District-Burdwan, Asansol-713378, West Bengal, India	
<b>Membership No:</b>	305792	
<b>FRN No.:</b>	328328E	
<b>Mob. No.:</b>	91-9332135751	
<b>Email:</b>	<a href="mailto:canmondal.associates@gmail.com">canmondal.associates@gmail.com</a>	
<b>Memberships :</b>	Not Available	
<b>Collaborators :</b>	Not Available	
<b>Associates/Subsidiaries :</b>	Not Available	

**CAPITAL STRUCTURE**

**AS ON 31.03.2018**

<b>Capital Investment :</b>	<b>INR in Million</b>
As per last a/c	2.496
Net profit during the year	0.306
Bank interest	0.000
Add: Gift	0.020

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Accrued interest on F.D	0.179
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	<b>3.001</b>
Drawings	
Self (including L.I.P. and I. tax)	0.160
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<b>Total</b>	<b>2.841</b>

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account	2.841	2.496	2.187
2] Reserves & Surplus	0.000	0.000	0.000
<b>NETWORTH</b>	<b>2.841</b>	<b>2.496</b>	<b>2.187</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	2.998	3.000	3.006
2] Unsecured Loans	0.000	0.000	0.000
<b>TOTAL BORROWING</b>	<b>2.998</b>	<b>3.000</b>	<b>3.006</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>5.839</b>	<b>5.496</b>	<b>5.193</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress	0.819	0.820	0.821
	0.000	0.000	0.000
<b>INVESTMENT</b>	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	4.217	4.188	4.525
Sundry Debtors	0.000	0.000	0.946
Cash & Bank Balances	0.166	0.103	0.835
Other Current Assets	2.733	2.554	2.375
Loans & Advances	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>7.116</b>	<b>6.845</b>	<b>8.681</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	2.075	2.148	4.286
Other Current Liabilities	0.021	0.021	0.023
Provisions	0.000	0.000	0.000
<b>Total Current Liabilities</b>	<b>2.096</b>	<b>2.169</b>	<b>4.309</b>
<b>Net Current Assets</b>	<b>5.020</b>	<b>4.676</b>	<b>4.372</b>
<b>MISCELLANEOUS EXPENSES</b>	0.000	0.000	0.000
<b>TOTAL</b>	<b>5.839</b>	<b>5.496</b>	<b>5.193</b>

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**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	<b>SALES</b>			
	Sales	27.583	21.217	54.056
	Other Income	0.000	0.000	0.000
	<b>TOTAL</b>	<b>27.583</b>	<b>21.217</b>	<b>54.056</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Goods Sold	26.106	20.056	52.598
	Salary	0.248	0.240	0.240
	Tea and tiffin expenses	0.008	0.005	0.008
	Printing and stationery	0.003	0.003	0.004
	Bonus	0.010	0.010	0.012
	Conveyance charges	0.035	0.032	0.036
	Electric charges	0.005	0.005	0.005
	Accounting charges	0.018	0.018	0.018
	Carriage outward	0.128	0.110	0.285
	Generator hiro charges	0.005	0.005	0.005
	Sales promotion exchange	0.006	0.006	0.006
	News Promotion expenses	0.002	0.002	0.002
	Audit fees	0.008	0.008	0.008
	Misc. expenses	0.039	0.035	0.039
	<b>TOTAL</b>	<b>26.621</b>	<b>20.535</b>	<b>53.266</b>
	<b>PROFIT BEFORE INTEREST AND DEPRECIATION AND AMORTISATION</b>	<b>0.962</b>	<b>0.682</b>	<b>0.790</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>0.656</b>	<b>0.412</b>	<b>0.354</b>
	<b>PROFIT BEFORE DEPRECIATION AND AMORTISATION</b>	<b>0.306</b>	<b>0.270</b>	<b>0.437</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
	<b>NET PROFIT</b>	<b>0.306</b>	<b>0.270</b>	<b>0.436</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
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Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00	6.39
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.00	57.14
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	29.01	39.09	29.74
Inventory Turnover (Operating Income / Inventories)	0.23	0.16	0.17
Asset Turnover (Operating Income / Net Fixed Assets)	1.17	0.83	0.96

#### LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.64	0.67	0.77
Debt Equity Ratio (Total Liability / Networth)	1.06	1.20	1.37
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.74	0.87	1.97
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.29	0.33	0.38
Interest Coverage Ratio (PBIT / Financial Charges)	1.47	1.66	2.23

#### PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	1.11	1.27	0.81
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.86	3.52	4.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	10.77	10.82	19.94

#### SOLVENCY RATIOS

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<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Current Ratio <i>(Current Assets / Current Liabilities)</i>	3.40	3.16	2.01
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	1.38	1.22	0.96
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.36	0.33	0.23
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	1.06	1.20	1.37
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	3.40	3.16	2.01

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

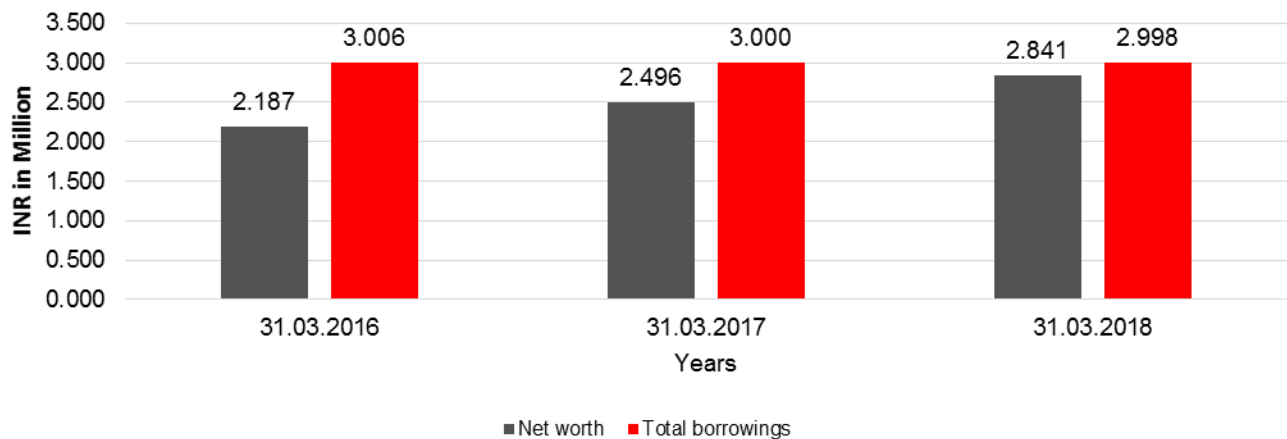
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**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital Accounts	2.187	2.496	2.841
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>2.187</b>	<b>2.496</b>	<b>2.841</b>
Secured Loans	3.006	3.000	2.998
Unsecured Loans	0.000	0.000	0.000
<b>Total borrowings</b>	<b>3.006</b>	<b>3.000</b>	<b>2.998</b>
<b>Debt/Equity ratio</b>	<b>1.374</b>	<b>1.202</b>	<b>1.055</b>

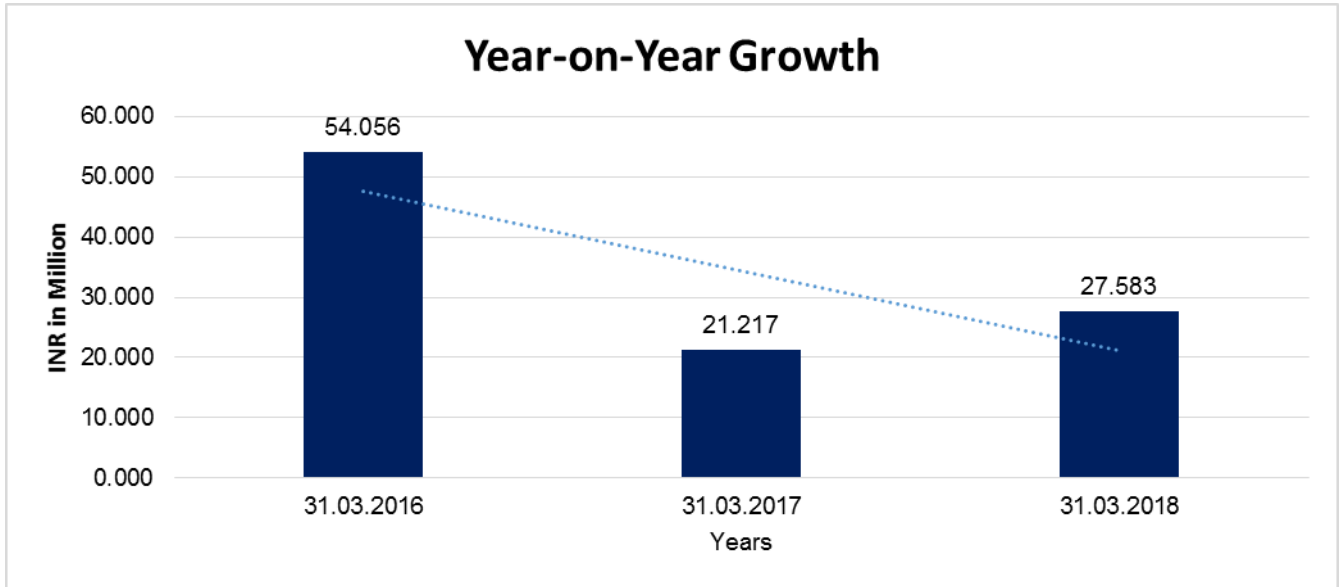
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

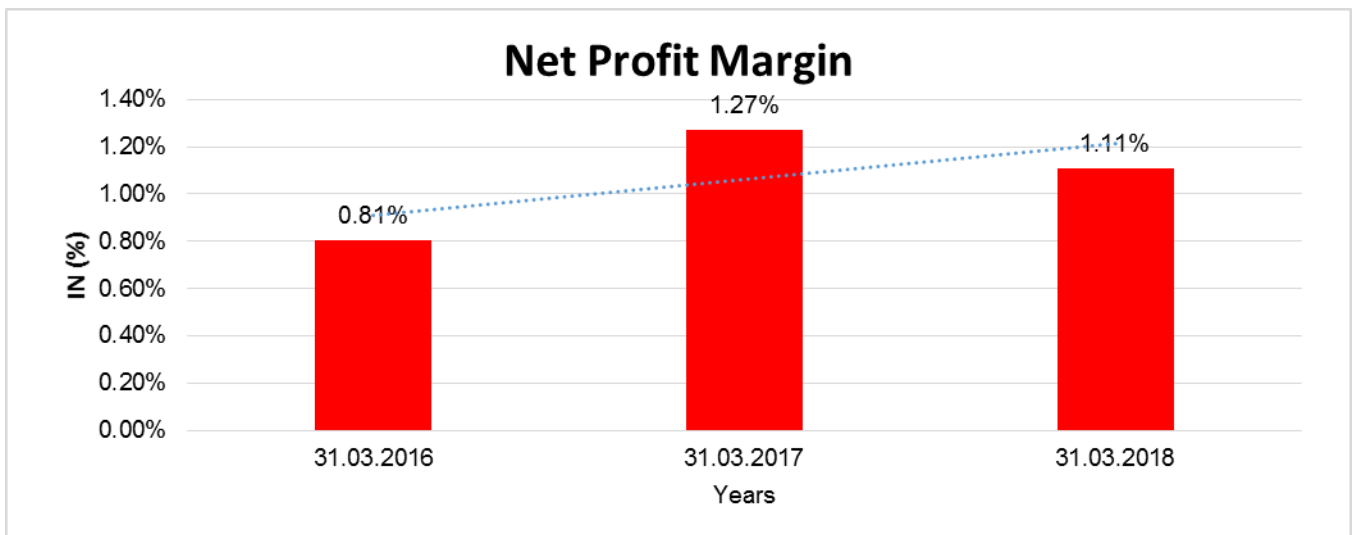
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	54.056	21.217	27.583
		<b>(60.750)</b>	<b>30.004</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	54.056	21.217	27.583
Profit	0.436	0.270	0.306
	<b>0.81%</b>	<b>1.27%</b>	<b>1.11%</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	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	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	Yes
12	Voter Id Card No. of Proprietor / Partners	Yes
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last three years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

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**ASSESSMENT OF WORKING CAPITAL REQUIREMENT**  
**OPERATING STATEMENT**

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2019 (Estimated)	2020 (Projected)
<b>Gross sales</b>		
Domestic sales	31.874	36.124
Export sales	--	--
Add: Other revenue income	--	--
<b>Total</b>	<b>31.874</b>	<b>36.124</b>
Less excise duty	--	--
<b>Net sales</b>	<b>31.874</b>	<b>36.124</b>
% age rise (+) or fall (-) in net sales as compared to previous year (annualised)	15.56%	13.33%
<b>COST OF SALES</b>		
Raw of materials (including stores and other items used in the process of manufacture)		
a. Imported	--	--
b. Indigenous	--	--
Other Spares		
a. Imported	--	--
b. Indigenous	--	--
Power & Fuel	--	--
Direct Labour (Factory wages & salaries)	--	--
Other manufacturing expenses	--	--
Job work charges	--	--
Depreciation	0.000	0.000
<b>Sub-total</b>	<b>32.845</b>	<b>34.824</b>

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Add: Opening Stock-in-process	--	--
<b>Sub-total</b>	<b>32.845</b>	<b>34.824</b>
Deduct: Closing Stock-in-process	--	--
<b>Cost of Production</b>	<b>32.845</b>	<b>34.824</b>
Add: Opening Stock of finished goods	4.217	6.784
<b>Sub-total</b>	<b>37.062</b>	<b>41.608</b>
Deduct: Closing Stock of finished goods	6.784	7.174
<b>Sub-total (Total cost of sales)</b>	<b>30.278</b>	<b>34.434</b>
<b>Gross Profit</b>	<b>1.596</b>	<b>1.690</b>
Selling, general and administrative expenses	0.595	0.639
<b>Sub-total</b>	<b>30.873</b>	<b>35.073</b>
Operating Profit before interest	1.001	1.051
Interest	0.650	0.650
Operating Profit after interest	<b>0.351</b>	<b>0.401</b>
Add : Other non-operating income	--	--
<b>Sub-total (Income)</b>	<b>--</b>	<b>--</b>
Deduct: Other non-operating expenses	--	--
<b>Sub-total (Expenses)</b>	<b>--</b>	<b>--</b>
Net of other non-operating income/ expenses	--	--
<b>Profit before tax/loss</b>	<b>0.351</b>	<b>0.401</b>
Provision for taxes		
<b>Net Profit/Loss</b>	<b>0.351</b>	<b>0.401</b>
Dividend and dividend tax	--	--
<b>Rate</b>	<b>10%</b>	<b>0%</b>

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<b>Retained Profit</b>	<b>0.351</b>	<b>0.401</b>
<b>Retained profit/ net profit (% age)</b>	<b>100%</b>	<b>100%</b>

## ANALYSIS OF BALANCE SHEET

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2019 (Estimated)	2020 (Projected)
<b>CURRENT LIABILITIES</b>		
Short term borrowings from banks(including bills parched and discounted and the excess borrowings placed on repayment basis)		
(i) From applicant bank	5.000	5.000
(ii) From other banks	--	--
(iii) (of which BP & BD)	--	--
<b>Sub-Total</b>	<b>5.000</b>	<b>5.000</b>
Sundry creditors-capital goods and spares	--	--
Sundry Creditors (Trade)	2.429	2.748
Advance/progress payments from customers/deposits from dealers	--	--
Provision for taxation	--	--
Dividend payable	--	--
Other statutory liabilities (due within one year)	0.023	0.023
Deposits/instalments of term loans/DPGs/debenture (due within one year)	--	--
Other current liabilities and provisions (due within one year)	--	--
Other current liabilities (repayment of unsecured loans)	--	--

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<b>Sub-Total</b>	<b>2.452</b>	<b>2.771</b>
<b>Total Current Liabilities</b>	<b>7.452</b>	<b>7.771</b>
<b>TERM LIABILITIES</b>		
Debentures (not maturing within one year)	--	--
Preference shares (redeemable after 1 year)	--	--
Term loans (exclusive of instalments payable within one year)	--	--
Deferred payment credits (ext. installments due within 1 year)	--	--
Term deposits (repayable after 1 year)	--	--
Other term liabilities – unsecured loans	--	--
<b>TOTAL TERM LIABILITIES</b>	<b>--</b>	<b>--</b>
<b>TOTAL OUTSIDE LIABILITIES</b>	<b>7.452</b>	<b>7.771</b>
<b>NET WORTH</b>		
Share capital	2.872	3.269
General Reserve	--	--
Reserves (excluding provisions)	--	--
Other reserves (excluding provisions)	--	--
Surplus(+) or deficit(-)in Profit & Loss Account	0.351	0.401
<b>NET WORTH</b>	<b>3.223</b>	<b>3.670</b>
<b>TOTAL LIABILITIES</b>	<b>10.675</b>	<b>11.441</b>
<b>CURRENT ASSETS</b>		
Cash and Bank balance	0.148	0.320
Investments (other than long term)		
(i) Govt. and other trustee securities	--	--
(ii) Fixed deposits with banks	2.924	3.128
(i) Receivables other than deferred and export (include Bill	--	--

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purchase/discounted by banks)		
(ii) Export receivables (including bills purchased and discounted by banks)	--	--
Instalments of deferred receivables (due within one year)		
Inventory :		
(i) Raw materials (including stores & other items used in process of manufac.)		
(a) Imported	--	--
(b) Indigenous	--	--
(ii) Works-in-process	--	--
(iii) Finished goods	<b>6.784</b>	<b>7.174</b>
(iv) Other consumables store and spare		
(a) Imported	--	--
(b) Indigenous	--	--
Advances to suppliers of raw materials and stores/spares	--	--
Advance payment of taxes	--	--
Other current assets	--	--
<b>TOTAL CURRENT ASSETS</b>	<b>9.856</b>	<b>10.622</b>
<b>FIXED ASSETS</b>		
Gross block (land and (building, machinery, work in progress etc.)	0.820	0.819
Depreciation to Date	0.000	0.001
<b>Net block</b>	<b>0.819</b>	<b>0.819</b>
<b>OTHER NON-CURRENT ASSETS</b>		
Investments/Book debts/advances /deposits which are not current assets	--	--
Non-consumables stores and spares	--	--
Other non-current assets incl. dues from directors	--	--
<b>TOTAL OTHER NON-CURRENT ASSETS</b>	<b>--</b>	<b>--</b>

Intangible Assets (Patents. Goodwill, Preliminary & formation expenses, bad & doubtful debts not provided for, etc.)	--	--
<b>TOTAL ASSETS</b>	<b>10.675</b>	<b>11.441</b>
<b>TANGIBLE NETWORTH</b>	<b>3.223</b>	<b>3.670</b>
<b>NET WORKING CAPITAL</b>	<b>2.404</b>	<b>2.851</b>
<b>Current Ratio</b>	<b>1.32</b>	<b>1.37</b>
<b>Total Outside Liabilities/ Tangible Net Worth</b>	<b>2.31</b>	<b>2.12</b>
<b>Total Term Liabilities/ Tangible Net Worth</b>	<b>--</b>	<b>--</b>

**COMPARATIVE STATEMENT OF CURRENT ASSETS  
AND CURRENT LIABILITIES**

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2019 (Estimated)	2020 (Projected)
<b>CURRENT ASSETS</b>		
Raw materials (including stores and other items used in the process of manufacture)		
a. Imported	--	--
Month's Consumption	--	--
b. Indigenous	--	--
Month's Consumption	--	--
Other Consumable spares, excluding those included in 1 above		
a. Imported	--	--
Month's Consumption	--	--
b. Indigenous	--	--
Month's Consumption	--	--
Stock-in-process	--	--
Month's cost of sales	--	--

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Finished goods	6.784	7.174
Month's cost of sales	(2.69)	(2.50)
Receivables other than export & deferred Receivables (incl. bills purchased & discounted by bankers)	0.000	0.000
Month's domestic sales: excluding deferred payment sales.	--	--
Export receivables (including bills purchased and discounted)	0.000	0.000
Month's export sales	--	--
Advances to suppliers of raw materials & stores/ spares, consumables	0.000	0.000
Other current assets including cash & bank balances & deferred receivables due within one year (specify major items)		
i) Cash and Bank Balances	0.148	0.320
ii) Investments except long term investment of def. receivables	0.000	0.000
iii) Others	0.000	0.000
<b>Total CURRENT ASSETS</b>	<b>6.932</b>	<b>7.494</b>
<b>CURRENT LIABILITIES</b>		
Creditors for purchase of raw materials, stores and consumable spares	2.429	2.748
Month's Purchases	(0.89)	(0.95)
Advances from customers	--	--
Statutory liabilities	0.023	0.023
Other current liabilities	--	--
<b>Total</b>	<b>2.452</b>	<b>2.771</b>

**COMPUTATION OF MAXIMUM PERMISSIBLE BANK FINANCE FOR  
WORKING CAPITAL**

(INR IN MILLION)

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PARTICULARS	OPERATING YEARS	
	2019 (Estimated)	2020 (Projected)
Total Current assets	9.856	10.622
Other current liabilities	2.452	2.771
Working capital gap	7.404	7.851
Net working capital (Actual/projected)	2.404	2.851
<b>Assessed Bank Finance</b>	<b>5.000</b>	<b>5.000</b>
NWC/TCA (%)	24.39	26.84
OCL/TCA (%)	24.88	26.09
S. creditors/TCA (%)	24.64	25.87
ABF/TCA (%)	50.73	47.07
Inventory/ N. sales (Days)	0.00	0.00
Receivables/G. sales (Days)	0.00	0.00
S. creditors/ purchases (Days)	26.99	28.80

**PERFORMANCE AND FINANCIAL INDICATOR**

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2019 (Estimated)	2020 (Projected)
Net sales	31.874	36.124
PBT	0.351	0.401
PAT	0.351	0.401
PAT/N. Sales (%)	1.10	1.11

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Paid-up capital	2.872	3.269
TNW	3.223	3.670
TOL/TNW	2.31	2.12
CR	1.32	1.37
PBT/TTA (%)	3.29	3.50
N. sales/TTA (times)	2.99	3.16
Optg. exp./ N. sales(%)	98.90	98.89
BB/TTA (%)	46.84	43.70
Inv+Rec./N. sales (Days)	--	--
TTA	10.675	114.41
Optg. exp.	31.523	35.723
Inv+Rec.	--	--
BB	50.00	50.00

### RATIOS

PARTICULARS	OPERATING YEARS	
	2019 (Estimated)	2020 (Projected)
Total current assets	9.856	10.622
Other current liabilities	2.452	2.771
Working capital gap	7.404	7.851
NWC(actual/proj)	2.404	2.851
ABF	5.000	5.000
NWC/TCA)	24.39	26.84
OCL/TCA (%)	24.88	26.09
S. creditors/TCA (%)	24.64	25.87

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ABF/TCA (%)	50.73	47.07
Inventories/N. sales (Days)	0.00	0.00
Receivables/ G. sales (Days)	0.00	0.00
S. crs./ purchases (Days)	26.99	28.80
PBDIT/ intt. (times)	1.54	1.62
PAT/N. sales (%)	1.10	1.11
ROCE (%)	9.38	9.19
N. sales	31.874	36.124
G Sales	31.874	36.124
Receivables	0.000	0.000
Inventory	0.000	0.000
Purchases	32.845	34.824
S. creditors	2.429	2.748
PBDIT	1.001	1.051
Interest	0.650	0.650
TTA	10.675	11.441
Cash accruals	0.351	0.401
<b>PBT/NS (%)</b>	<b>1.10</b>	<b>1.11</b>

**NETWORTH STATEMENT**

**MR. PARAMESWAR BHUNIA [PROPRIETOR]**

[INR IN MILLION]

**BANK**

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Bank	Branch	S/B C/D A/c No.	Present Balance	Last 6 months avg. balance
SBI	Nayaput	31900261709	0.003	0.002
SBI	Contai	31564756566	0.312	0.001
UCO	Contai	23820110005071	0.001	--

**DETAILS OF ASSETS**

**IMMOVABLE PROPERTY**

Assets	Own/ Joint name	Area	Location/address	Purchase Cost	Present value
Commercial	Own	311/3 Decimal	Faridpur, Dakshin Dauki	0.150	6.200
Agri. Land	Own	230 Decimal	--	--	1.500
Others	Own	4 Decimal	Shyam Rai Bar Jalpai	0.350	8.000

**MOVABLE PROPERTY**

**Insurance Policies**

Name of company and Branch	Policy No.	Dt. Of issue	Sum assured	Annual Premium	Premium Paid upto what period
LIC Contai	435213516	09.03.2003	0.100	0.007	2018

**Term Deposits**

Term deposit Receipt No.	Banks/ Branch Name	Type	Amount and Date of Receipt	Maturity Date	Maturity Amount
31900278677	S.B.I Nayaput	F.D	0.500	23.08.2019	1.039
394038 & 394058	UCO Contai	F.D.	0.200 + 0.200	08.03.2020 & 16.02.2020	0.800
	B. C. C. B. L Evening	F.D.	1.586	2019-2020	2.071

**Jewellery**

Jewellery	Quality	Valuation
Gold	10 Grams	0.025

**CAPITAL INVESTMENT IN BUSINESS [A.Y. 2018-19] = INR 2.840 MILLION**

**LIABILITIES**

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**As Borrower**

Borrowed from	Purpose of loan	Amount of loan	Outstanding balance
B. C. C. B. L Contai	C.C. Loan Business	3.000	1.000

**LEGAL HEIRS/ FAMILY PARTICULARS**

Name	Occupation	Relation	Age	Address
Ava Rani Bhunia	House Wife	Wife	55	Kumarpur, Contai, Medinipur – 721401, West Bengal
Sovan Bhunia	Business	Son	26	
Soumen Bhunia	Business	Son	36	

**FIXED ASSETS**

- Land
- Building
- Godown and Building
- Furniture and Fixtures

**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 72.32
UK Pound	1	INR 94.42
Euro	1	INR 84.08

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SHK
<b>Analysis Done by :</b>	PRS
<b>Report Prepared by :</b>	ARC

**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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