

**MIRA INFORM REPORT**

<b>Report No. :</b>	529760
<b>Report Date :</b>	14.09.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	MULTIPLE EXIM PRIVATE LIMITED
<b>Registered Office :</b>	304, Gupta Arcade, LSC – 5, Shreshtha Vihar Vikas Marg Extension, Delhi - 110092
<b>Tel. No.:</b>	91-120-4109992
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	21.08.2007
<b>CIN No.:</b> [Company Identification No.]	U17291DL2007PTC167263
<b>Capital Investment / Paid-up Capital :</b>	INR 5.000 Million
<b>PAN No.:</b> [Permanent Account No.]	AAFCEM1895B
<b>GSTN :</b> [Goods & Service Tax Registration No.]	Not Divulged
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Merchandising trade of Import and Export of Iron, Ores and Minerals (Registered Activity)</li> <li>• Trader, Exporter and Importer of Minerals. (Confirmed by Management)</li> </ul>
<b>No. of Employees :</b>	08 (Approximately)

**RATING & COMMENTS**

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

**MIRA's Rating :**

A

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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>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2007 and it is engaged as trader, exporter and importer of minerals.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year but has reported thin profit margin during the year.</p> <p>The company possesses acceptable financial risk profile marked by sufficient net worth base and average debt protection metrics.</p> <p>Rating continues to derive strengths from its established track record of its business operation backed by its well experienced management team.</p> <p>However, these rating strengths gets partially offset by its low profitability and its presence in highly competitive industry.</p> <p>Payment seems to be slow but 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](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
Moderate Risk	B2
Moderately High Risk	C1

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High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 14.09.2018.

**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. Rohit Kumar
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-120-4109992
<b>Date :</b>	12.09.2018

**LOCATIONS**

<b>Registered Office :</b>	304, Gupta Arcade, LSC – 5, Shreshtha Vihar Vikas Marg Extension, Delhi – 110092, India
<b>Tel. No.:</b>	91-120-4109992

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<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:multipleresources@yahoo.co.in">multipleresources@yahoo.co.in</a> <a href="mailto:batra.pradeep@gmail.com">batra.pradeep@gmail.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial
<b>Corporate Office :</b>	F1, Roayl Arcade, Jaipuraia Enclave, Kaushambi, Ghaziabad, Uttar Pradesh, India

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mr. Karuna Kumar		
<b>Designation :</b>	Director		
<b>Address :</b>	605, Nanda Tower, Kaushambi, Opposite Pacific Mall, I.E., Sahibabad Ghaziabad – 201010, Uttar Pradesh, India		
<b>Date of Birth/Age :</b>	05.11.1974		
<b>Date of Appointment :</b>	21.08.2007		
<b>DIN No.:</b>	01164430		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U45200DL2007PTC157337	MULTIPLE BUILDCON PRIVATE LIMITED	03/01/2007	-
U31908DL2015PTC282339	SMART LED PRIVATE LIMITED	02/07/2015	-
<b>Name :</b>	Mr. Rohit Kumar		
<b>Designation :</b>	Director		
<b>Address :</b>	605, Nanda Tower, Kaushambi, Opposite Pacific Mall, I.E., Sahibabad Ghaziabad – 201010, Uttar Pradesh, India		
<b>Date of Birth/Age :</b>	05.08.1971		
<b>Date of Appointment :</b>	21.08.2007		
<b>DIN No.:</b>	01719565		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U45200DL2007PTC157337	MULTIPLE BUILDCON PRIVATE LIMITED	03/01/2007	-
U14200GJ2008PTC055414	SHRADDHA MULTIPLE MINING PRIVATE LIMITED	12/11/2008	-
U31908DL2015PTC282339	SMART LED PRIVATE LIMITED	02/07/2015	-
<b>Name :</b>	Mr. Harbansh Lal Kumar		
<b>Designation :</b>	Director		
<b>Address :</b>	605, Nanda Tower, Kaushambi, Opposite Pacific Mall, I.E., Sahibabad Ghaziabad –		

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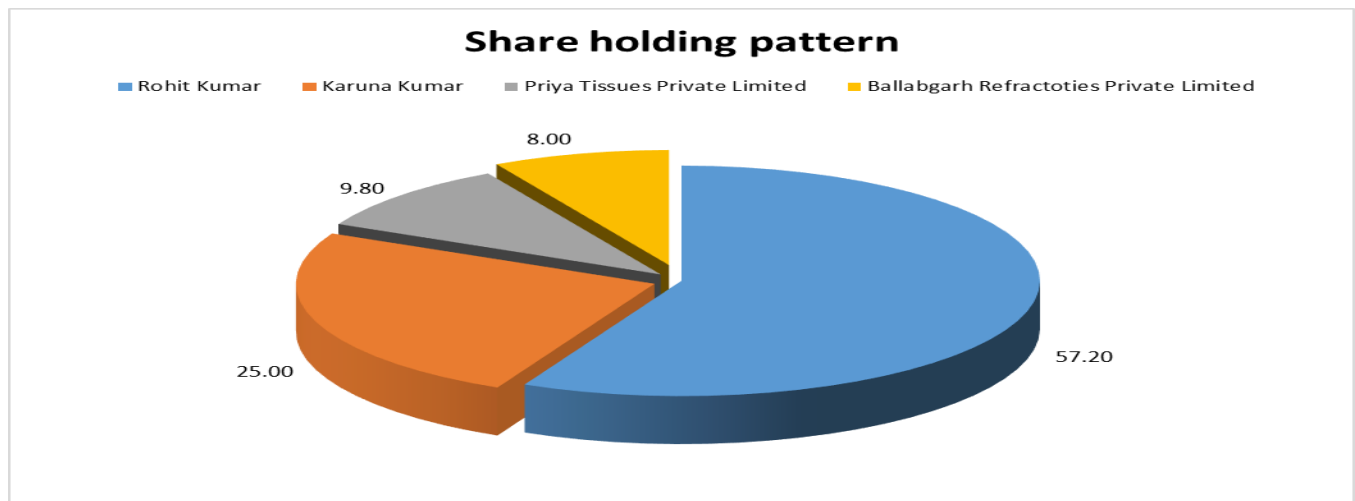
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	201010, Uttar Pradesh, India		
<b>Date of Appointment :</b>	13.04.2017		
<b>DIN No.:</b>	08048118		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U45200DL2007PTC157337	MULTIPLE BUILDCON PRIVATE LIMITED	12/04/2017	-
U31908DL2015PTC282339	SMART LED PRIVATE LIMITED	28/06/2018	-

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

Names of Shareholders	No. of Shares	Percentage
Rohit Kumar	286000	57.20
Karuna Kumar	125000	25.00
Priya Tissues Private Limited	49000	9.80
Ballabgarh Refractoties Private Limited	40000	8.00
<b>Total</b>	<b>500000</b>	<b>100.00</b>



**Equity Share Break up (Percentage of Total Equity)**

As on 28.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	82.20
Promoter - Bodies corporate	17.80
<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>Merchandising trade of Import and Export of Iron, Ores and Minerals. (Registered Activity)</li> <li>Trader, Exporter and Importer of Minerals. (Confirmed by Management)</li> </ul>	
<b>Products/ Services :</b>	<b>Item Code No.</b>	<b>Product/ Services Description</b>
	99625990	Merchandising Trade of Import and Export of Iron, Ores and Minerals
	<b>NIC Code No.</b>	<b>Product/ Services Description</b>
	46620	Import and Export of Iron, Ores and Minerals
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>		
	<b>Products :</b>	Minerals
	<b>Countries :</b>	China
<b>Imports :</b>		
	<b>Products :</b>	Minerals
	<b>Countries :</b>	Oman
<b>Terms :</b>		
	<b>Selling :</b>	Cash, L/C and Cheque
	<b>Purchasing :</b>	Cash, L/C and Cheque

**PRODUCTION STATUS NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	End Users	

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	<b>Reference :</b>	Not Divulged	
	<b>Name of the Person :</b>	--	
	<b>Contact No.:</b>	--	
	<b>Since How Long Known :</b>	--	
	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark:</b>	--	
<b>No. of Employees :</b>	08 (Approximately)		
<b>Bankers :</b>	<b>Bank Name</b>	Punjab National Bank	
	<b>Branch</b>	Mohan Nagar, District Ghaziabad, Uttar Pradesh, India	
	<b>Person Name (With Designation)</b>	--	
	<b>Contact Number</b>	91-120-2940101 / 106	
	<b>Name of Account Holder</b>	--	
	<b>Account Number</b>	--	
	<b>Account Since (Date/Year of Account Opening)</b>	--	
	<b>Average Balance Maintained (If Possible)</b>	--	
	<b>Credit Facilities Enjoyed (If any)</b>	--	
	<b>Account Operation</b>	--	
	<b>Remarks (If any)</b>	Ringing	
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
	<b>Short-term borrowings</b>		
	From Banks	20.376	5.291
	<b>Total</b>	<b>20.376</b>	<b>5.291</b>
	<b>NOTE:</b> Secured against Immovable Property, Personal Guarantee of Directors and Lien on Fixed Deposit.		

<b>Auditors :</b>	
<b>Name :</b>	Pradeep Batra and Associates Chartered Accountants
<b>Address :</b>	304 Gupta Arcade LSC-5, Shreshtha Vihar, New Delhi – 110092, India
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAGFP5976Q
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available

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<b>Subsidiary Company :</b>	Smart LED Private Limited
<b>Enterprises in which directors are interested :</b>	Multiple Resources

**CAPITAL STRUCTURE**

**As on 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

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

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

**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	5.000	5.000	5.000
(b) Reserves & Surplus	7.668	7.027	6.625
(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>12.668</b>	<b>12.027</b>	<b>11.625</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			

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(a) Short term borrowings	21.294	6.752	6.561
(b) Trade payables	1.887	0.000	0.000
(c) Other current liabilities	2.534	2.235	4.526
(d) Short-term provisions	0.298	0.120	0.170
<b>Total Current Liabilities (4)</b>	<b>26.013</b>	<b>9.107</b>	<b>11.257</b>
<b>TOTAL</b>	<b>38.681</b>	<b>21.134</b>	<b>22.882</b>
<b>II. ASSETS</b>			
<b>(1) Non-current assets</b>			
<b>(a) Fixed Assets</b>			
(i) Tangible assets	0.276	0.345	0.562
(ii) Intangible Assets	0.000	0.007	0.013
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	10.693	1.800	0.000
(c) Deferred tax assets (net)	0.073	0.071	0.064
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>11.042</b>	<b>2.223</b>	<b>0.639</b>
<b>(2) Current assets</b>			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.547	0.000	0.000
(d) Cash and cash equivalents	26.752	18.427	22.051
(e) Short-term loans and advances	0.333	0.477	0.185
(f) Other current assets	0.007	0.007	0.007
<b>Total Current Assets</b>	<b>27.639</b>	<b>18.911</b>	<b>22.243</b>
<b>TOTAL</b>	<b>38.681</b>	<b>21.134</b>	<b>22.882</b>

**PROFIT & LOSS ACCOUNT (STANDALONE)**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	51.330	12.720	31.749
	Other Income	1.103	5.216	3.252
	<b>TOTAL</b>	<b>52.433</b>	<b>17.936</b>	<b>35.001</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Sales	43.136	11.777	27.473
	Employees benefits expense	5.075	4.479	5.130
	Other expenses	1.837	0.696	0.991
	<b>TOTAL</b>	<b>50.048</b>	<b>16.952</b>	<b>33.594</b>

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	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	2.385	0.984	1.407
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	1.350	0.387	0.735
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	1.035	0.597	0.672
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.075	0.107	0.272
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.960</b>	<b>0.490</b>	<b>0.400</b>
<b>Less</b>	<b>TAX</b>	0.320	0.088	0.137
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.640</b>	<b>0.402</b>	<b>0.263</b>
	<b>CIF value of Import</b>	41.727	11.777	27.331
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>1.28</b>	<b>0.80</b>	<b>0.53</b>

**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	NA	NA	NA
Net cash from/(used in) operating activity	2.924	(3.188)	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	3.89	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	93.84	0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	15.97	0.00	0.00
Inventory Turnover	0.00	0.00	0.00

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**MULTIPLE EXIM PRIVATE LIMITED - 529760**

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(Operating Income / Inventories)			
Asset Turnover (Operating Income / Net Fixed Assets)	8.64	2.80	2.45

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.67	0.43	0.49
Debt Equity Ratio (Total Liability / Networth)	1.68	0.56	0.56
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.05	0.76	0.97
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.02	0.03	0.05
Interest Coverage Ratio (PBIT / Financial Charges)	1.77	2.54	1.91

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	1.25	3.16	0.83
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.65	1.90	1.15
Return on Investment (ROI) ((PAT / Networth) * 100)	%	5.05	3.34	2.26

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.06	2.08	1.98
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.06	2.08	1.98
G-Score Ratio Financial (Networth / Total Assets)	0.33	0.57	0.51
G-Score Ratio Debt	4.26	1.35	1.31

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(Debts / Equity Capital)			
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.06	2.08	1.98

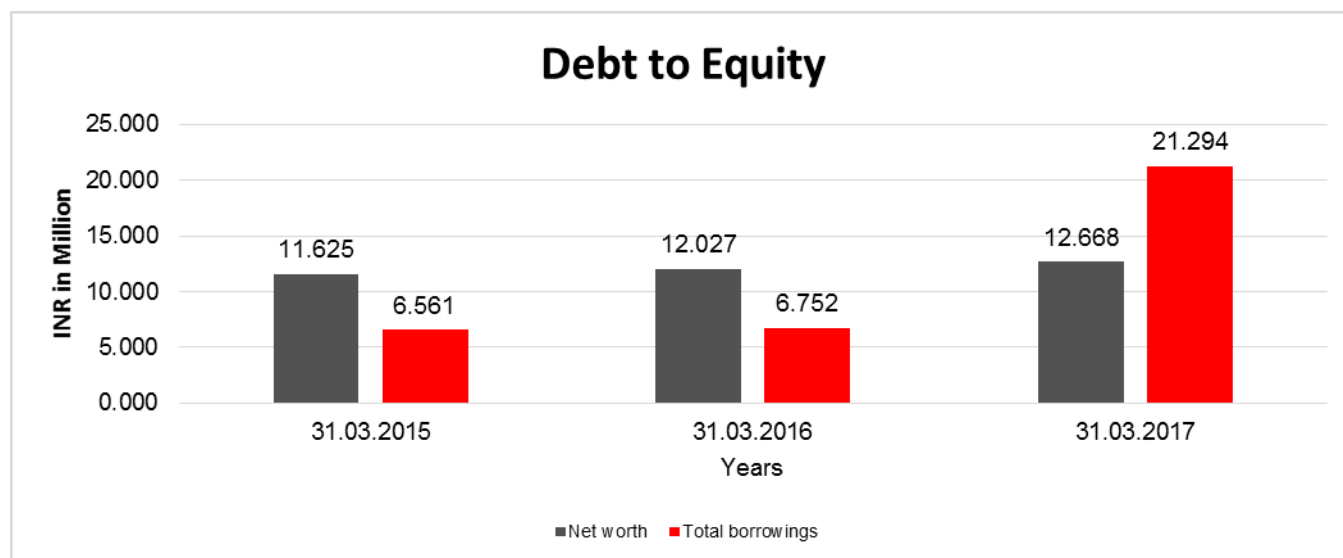
*Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts*

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

**DEBT EQUITY RATIO**

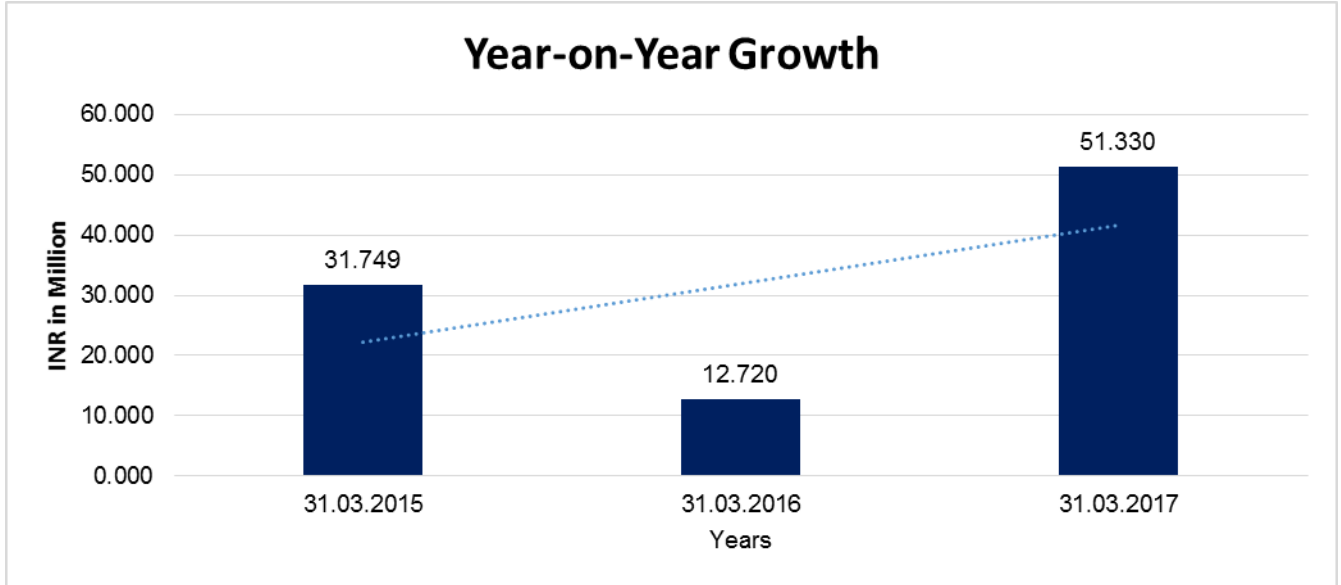
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	5.000	5.000	5.000
Reserves & Surplus	6.625	7.027	7.668
<b>Net worth</b>	<b>11.625</b>	<b>12.027</b>	<b>12.668</b>
long-term borrowings	0.000	0.000	0.000
Short term borrowings	6.561	6.752	21.294
<b>Total borrowings</b>	<b>6.561</b>	<b>6.752</b>	<b>21.294</b>
<b>Debt/Equity ratio</b>	<b>0.564</b>	<b>0.561</b>	<b>1.681</b>



**YEAR-ON-YEAR GROWTH**

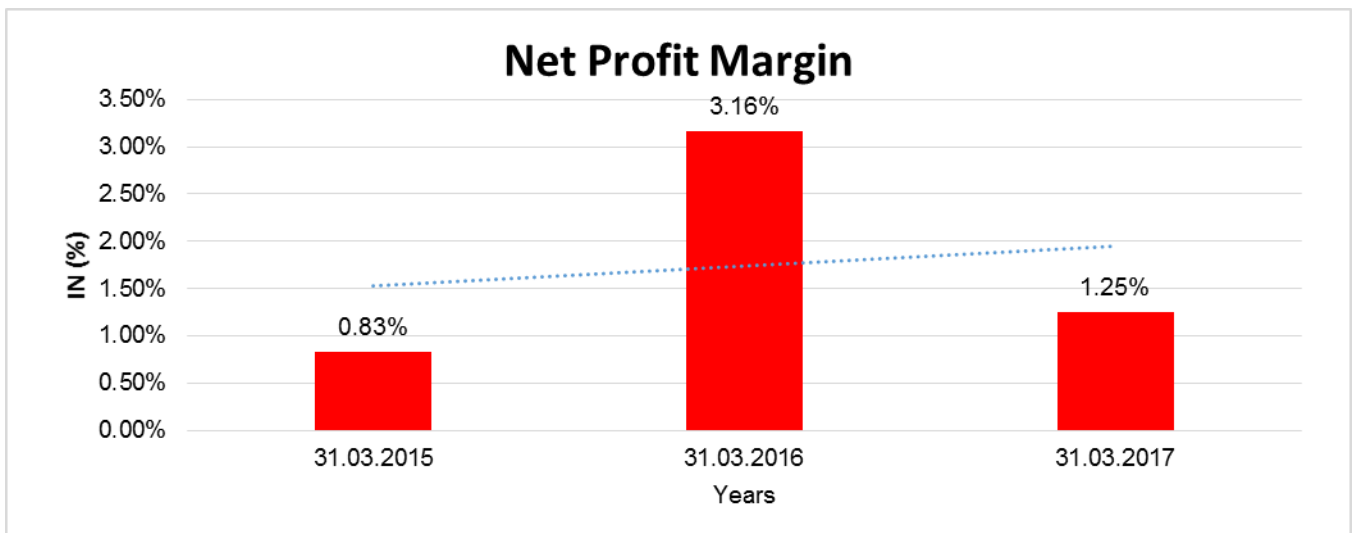
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	31.749	12.720	51.330
		<b>(59.936)</b>	<b>303.538</b>

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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	31.749	12.720	51.330
Profit/(Loss)	0.263	0.402	0.640
	<b>0.83%</b>	<b>3.16%</b>	<b>1.25%</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		5.000	5.000
(b) Reserves & Surplus		0.368	5.345
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
(3) Minority interest		2.262	0.079
<b>Total Shareholders' Funds (1) + (2)</b>		<b>7.630</b>	<b>10.424</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		21.294	6.752
(b) Trade payables		2.972	0.000
(c) Other current liabilities		4.039	2.736
(d) Short-term provisions		0.298	0.120
<b>Total Current Liabilities (4)</b>		<b>28.603</b>	<b>9.608</b>
<b>TOTAL</b>		<b>36.233</b>	<b>20.032</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		3.056	0.430
(ii) Intangible Assets		0.000	0.007
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.152	0.067
(d) Long-term Loan and Advances		0.345	0.345
(e) Other Non-current assets		0.217	0.103
<b>Total Non-Current Assets</b>		<b>3.770</b>	<b>0.952</b>
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		2.721	0.000

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(c) Trade receivables		2.106	0.000
(d) Cash and cash equivalents		26.977	18.469
(e) Short-term loans and advances		0.569	0.570
(f) Other current assets		0.090	0.041
<b>Total Current Assets</b>		<b>32.463</b>	<b>19.080</b>
<b>TOTAL</b>		<b>36.233</b>	<b>20.032</b>

**PROFIT & LOSS ACCOUNT (CONSOLIDATED)**

	PARTICULARS	31.03.2017	31.03.2016
	<b>SALES</b>		
	Income	53.075	12.725
	Other Income	1.103	5.024
	<b>TOTAL</b>	<b>54.178</b>	<b>17.749</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Materials Consumed	0.944	0.000
	Purchases of Stock-in-Trade	43.136	11.779
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(2.425)	0.000
	Employees benefits expense	8.994	5.290
	Other expenses	9.815	2.446
	<b>TOTAL</b>	<b>60.464</b>	<b>19.515</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>(6.286)</b>	<b>(1.766)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>1.357</b>	<b>0.389</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>(7.643)</b>	<b>(2.155)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.844</b>	<b>0.153</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>(8.487)</b>	<b>(2.308)</b>
<b>Less</b>	<b>TAX</b>	<b>0.237</b>	<b>0.092</b>
	<b>PROFIT/ (LOSS) AFTER TAX BEFORE MINORITY INTEREST</b>	<b>(8.724)</b>	<b>(2.400)</b>
<b>Less</b>	<b>Minority Interest</b>	<b>3.746</b>	<b>1.121</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(4.978)</b>	<b>(1.279)</b>

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	<b>Earnings / (Loss) Per Share (INR)</b>		<b>(9.96)</b>	<b>(2.56)</b>
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**LOCAL AGENCY FURTHER INFORMATION**

<b>Sr. No.</b>	<b>Check list by info agents</b>	<b>Available in Report (Yes/No)</b>
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	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	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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

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## COMPANY OVERVIEW

The Company is engaged in the business of merchandising trade of Import and Export of Iron, Ores and Minerals.

## UNSECURED LOAN

Particulars	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Short-term borrowings</b>		
From Others	0.918	1.461
<b>Total</b>	<b>0.918</b>	<b>1.461</b>

## INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C25 557 372	1023 6407	Punjab National Bank	06/08/ 2010	12/09/ 2014	-	57200000.0	Mohan Nagar Branch, Ghaziabad-201007, Uttar Pradesh, India

## CONTINGENT LIABILITIES

Particulars	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Claim against the company not acknowledge as debt arising out of pending litigations	55.000	55.000
<b>Total</b>	<b>55.000</b>	<b>55.000</b>

## FIXED ASSETS

- Office Building
- Plant and Machinery
- Furniture and Fixtures
- Office Equipment
- Computer and Software
- Electronic Installment
- Vehicles

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**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 72.75
UK Pound	1	INR 94.62
Euro	1	INR 84.32

**INFORMATION DETAILS**

Information Gathered by :	SRU
Analysis Done by :	NIS
Report Prepared by :	RSH

**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	YES
--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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