

## MIRA INFORM REPORT

Report No. :	527031.2
Report Date :	14.09.2018

### IDENTIFICATION DETAILS

Name :	LIBRA CEMENTO LLP
Registered Office :	406, Amar Daruka, Nirmal Daruka Ozone Centre, Ashok Nagar, Dhanbad – 826001, Jharkhand
Mobile No.:	91-9835952333 (Mr. Amar Daruka)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.06.2016
Total Obligation of Contribution :	INR 5.000 Million
LLPIN :	AAG-5610
GSTN : [Goods & Service Tax Registration No.]	20AAGFL3615C1Z2
PAN No. : [Permanent Account No.]	AAGFL3615C
Legal Form :	Limited Liability Partnership Firm
Line of Business :	<ul style="list-style-type: none"> <li>• Manufacturer of Furniture. (Registered Activity)</li> <li>• Manufacturer of PSC Pole (Confirmed by Management)</li> </ul>
No. of Employees :	10 (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
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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<b>Status :</b>	Small Concern
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a limited liability partnership firm established on 2<sup>nd</sup> June 2016 and it is a manufacturer of PSC Pole.</p> <p>Mr. Amar Daruka ( Designated partner) had provided information and he claimed that the subject has achieved e revenue of INR 4.5 million in the FY 2018 and INR 3.4 million in the FY 2017.</p> <p>As per available financials of March 2017, the firm has commenced its business operations but has reported losses.</p> <p>Rating takes into consideration the firm's limited track record of business operations along with moderate financial risk profile and below average liquidity position.</p> <p>Payments seems to be slow but slow.</p> <p>In view of aforesaid, the can be considered for business dealings at safe and secured 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
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 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**

<b>Name :</b>	Mr. Amar Daruka
<b>Designation :</b>	Designated Partner
<b>Contact No.:</b>	91-9835952333
<b>Date :</b>	12.09.2018

**LOCATIONS**

<b>Registered Office / Factory :</b>	406, Amar Daruka, Nirmal Daruka Ozone Centre Ashok Nagar, Dhanbad – 826001, Jharkhand, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9835952333 (Mr. Amar Daruka) 91-9835594000/ 9472764777 (Mr. Sandeep Daruka)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:libracemento@gmail.com">libracemento@gmail.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Industrial
<b>Factory:</b>	Bill-Kharkabad, Post – Barwa East, Dhanbad – 828205, Jharkhand, India

**DIRECTORS**

**AS ON 31.03.2018**

<b>Name :</b>	Mr. Rahul Singh Kumar		
<b>Designation :</b>	Designated Partner		
<b>Address :</b>	Opposite Raj Ground Main Road, Jharia, Dhanbad - 828111, Jharkhand, India		
<b>Date of Birth/Age :</b>	14.08.1975		
<b>Date of Appointment :</b>	02.06.2016		
<b>DPIN No.:</b>	01919227		
<b>Name :</b>	Mr. Amar Daruka		
<b>Designation :</b>	Designated Partner		
<b>Address :</b>	Lall Bazar, Jharia, Dhanbad - 826001, Jharkhand, India		
<b>Date of Birth/Age :</b>	08.08.1976		
<b>Date of Appointment :</b>	02.06.2016		
<b>DPIN No.:</b>	05330312		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U00318JH1989PTC003503	LIBRA BUSINESS PRIVATE LIMITED	02/12/1997	-
U10100JH2008PTC009788	BORTEX VINYMAY PRIVATE LIMITED	07/03/2016	-

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**LIBRA CEMENTO LLP - 527031.2 (SUPPLEMENTARY REPORT)**

**PAGE NO. : 5**

U71220JH2010PTC014186	ANANYA EQUIP PRIVATE LIMITED	17/03/2016	-
U51909JH2010PTC014187	BHARDWAJ COMMERCIALS PRIVATE LIMITED	16/03/2016	-
<b>LLPIN/FLLPIN</b>	<b>LLP Name</b>	<b>Begin Date</b>	<b>End Date</b>
AAL-3521	LIBRA MARKETING LLP	08/12/2017	-

**CONTRIBUTION DETAILS**

Names of Person	Amount in Million
Amar Daruka	2.500
Rahul Singh	2.500
<b>Total</b>	<b>5.000</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Manufacturer of Furniture. (Registered Activity)</li> <li>Manufacturer of PSC Pole (Confirmed by Management)</li> </ul>
<b>Products / Services :</b>	Not Available
<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>	L/C, Cheque and others (RTGS)
<b>Purchasing :</b>	L/C, Cheque and others (RTGS)

**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>	--

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	<b>Experience :</b>	--
	<b>Remark :</b>	--
<b>Customers :</b>	Manufacturers	
	<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>	10 (Approximately)	
<b>Bankers :</b>	Banker Name : State Bank of India	
	Branch : SME Branch, Bank More, Dhanbad - 826001, Jharkhand, India	
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

<b>Auditors :</b>	
<b>Name :</b>	Gagan Agarwal Chartered Accountant
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**AFTER 31.03.2017**

**Total Obligation of Contribution: INR 5.000 Million**

**AS ON 31.03.2017**

**Total Obligation of Contribution: INR 3.150 Million**

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>			<b>31.03.2017</b>
<b>I. CONTRIBUTION AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Contribution received			3.150
(b) Reserves & Surplus			0.000
(c) Money received against share warrants			0.000
(2) Share Application money pending allotment			0.000
<b>Total Shareholders' Funds (1) + (2)</b>			<b>3.150</b>
(3) Non-Current Liabilities			
(a) long-term borrowings			0.000
(b) Deferred tax liabilities (Net)			0.000
(c) Other long term liabilities			0.000
(d) long-term provisions			0.000
<b>Total Non-current Liabilities (3)</b>			<b>0.000</b>
(4) Current Liabilities			
(a) Short term borrowings			31.351
(b) Trade payables			1.253
(c) Other current liabilities			0.159
(d) Short-term provisions			0.000
<b>Total Current Liabilities (4)</b>			<b>32.763</b>
<b>TOTAL</b>			<b>35.913</b>

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**LIBRA CEMENTO LLP - 527031.2 (SUPPLEMENTARY REPORT)**

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<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets			11.123
(ii) Intangible Assets			0.000
(iii) Capital work-in-progress			0.000
(iv) Intangible assets under development			0.000
(b) Non-current Investments			0.000
(c) Deferred tax assets (net)			0.000
(d) Long-term Loan and Advances			8.766
(e) Other Non-current assets			0.000
<b>Total Non-Current Assets</b>			<b>19.889</b>
(2) Current assets			
(a) Current investments			0.000
(b) Inventories			11.371
(c) Trade receivables			4.397
(d) Cash and cash equivalents			0.071
(e) Short-term loans and advances			0.000
(f) Other current assets			0.185
<b>Total Current Assets</b>			<b>16.024</b>
<b>TOTAL</b>			<b>35.913</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>		<b>31.03.2017</b>
	<b>SALES</b>		
	Income		3.578
	Other Income		0.021
	<b>TOTAL</b>		<b>3.599</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Materials Consumed		9.987
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade		(9.892)
	Consumption of stores and spare parts		0.191
	Power and fuel		0.164
	Payment to auditors		0.005
	Insurance expenses		0.018
	Other expenses		2.246

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	<b>TOTAL</b>			<b>2.719</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>			<b>0.880</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			<b>0.355</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>			<b>0.525</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			<b>1.187</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>			<b>(0.662)</b>
<b>Less</b>	<b>TAX</b>			<b>0.000</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>			<b>(0.662)</b>

<b>Particulars</b>			<b>31.03.2018</b>
Sales Turnover (Approximately)			4.500

The above information has been parted by Mr. Amar Daruka ( Designated Partner)

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2017</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)			448.55
Account Receivables Turnover (Income / Sundry Debtors)			0.81
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			45.79
Inventory Turnover (Operating Income / Inventories)			0.08
Asset Turnover (Operating Income / Net Fixed Assets)			0.08

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**LEVERAGE RATIOS**

<b>PARTICULARS</b>			<b>31.03.2017</b>
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>			0.91
Debt Equity Ratio <i>(Total Liability / Networth)</i>			9.95
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>			10.40
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>			3.53
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>			0.00

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2017</b>
PAT to Sales <i>((PAT / Sales) * 100)</i>	%		(18.50)
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%		(1.84)
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%		(21.02)

**SOLVENCY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2017</b>
Current Ratio <i>(Current Assets / Current Liabilities)</i>			0.49
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>			0.14
G-Score Ratio Financial <i>(Networth / Total Assets)</i>			0.09
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>			9.95
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>			0.49

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

**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	Yes
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 about one year and ten months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about one year and ten months	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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**INDEX OF CHARGES:**

S NO	SRN	CHARGE ID	CHARE HOLDR NAME	DATE OF CREATION	AMOUNT	ADDRESS
1	M03157328	100079863	STATE BANK OF INDIA	23/01/2017	25000000.0	SME BRANCH, BANK MORE, DHANBAD JH 826001 IN

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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 71.11
UK Pound	1	INR 91.20
Euro	1	INR 83.48

**INFORMATION DETAILS**

Information Gathered by :	TEJ
Analysis Done by :	VIV
Report Prepared by :	RNA

**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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