

MIRA INFORM REPORT

Report No. :	530255
Report Date :	24.09.2018

IDENTIFICATION DETAILS

Name :	LAKSHI AGRICHEM PRIVATE LIMITED
Registered Office :	Jamvadi, G.I.D.C. 2, Plot No 2, Gondal - 360311, Gujarat
Tel. No.:	91-2825-226404
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	21.03.2013
CIN No.: [Company Identification No.]	U24120GJ2013PTC074101
Capital Investment / Paid-up Capital :	INR 0.600 Million
IEC No.: [Import-Export Code No.]	2413002308
PAN No.: [Permanent Account No.]	AACCL4492Q
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Trading of Fertiliser. [Registered Activity]
No. of Employees :	Not Divulged

RATING & COMMENTS

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

MIRA's Rating : B

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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 1900
Status :	Small company
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a small company incorporated in the year 2013.</p> <p>It is engaged in the business of trading of Fertilisers.</p> <p>For the financial year 2017, the company has increased in its revenue as operations as compared to previous year and reputed negligible profit.</p> <p>Rating takes into consideration moderate financial risk profile of the company marked by low networth base.</p> <p>Further, rating gets constrained on accounts of modest scale of revenue and risk associated with trading nature of business operation.</p> <p>However, trade relations are reported as fair. Payments are slow but correct.</p> <p>In view of the aforesaid, the company can be considered for business dealings with some caution.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
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 24.09.2018

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.

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INFORMATION DECLINED BY

Name :	Mr. Lalitbhai Mathurbhai Thummar
Designation :	Director
Contact No.:	91-9879539404
Date :	19.09.2018

LOCATIONS

Registered Warehouse :	Office/	Jamvadi GIDC 2, Plot No. 2, Gondal – 360311, Gujarat, India
Tel. No.:		91-2825-226404
Mobile No.:		91-9879539404 (Mr. Lalitbhai Mathurbhai Thummar)
Fax No.:		Not Available
E-Mail :		lakshiagrlichem@gmail.com
Website :		www.lakshiagrlichemprivatetd.weebly.com

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Lalitbhai Mathurbhai Thummar
Designation :	Director
Address :	Mu. Po. Sandhvaya. Taluka Kotasangan, Rajkot – 360030, Gujarat, India
Date of Birth/Age :	20.03.1983
Date of Appointment :	21.03.2013
DIN No.:	06508089
Name :	Mr. Tusharbhai Vitthalbhai Donga
Designation :	Director
Address :	Donga Seri, Sardar Patel Chowk, Jamkandorana, Rajkot – 360405, Gujarat, India
Date of Appointment :	29.01.2015
DIN No.:	07085486
Name :	Mr. Rajeshbhai Khodabhai Pambhar
Designation :	Director
Address :	Kadamb Flat-B, SF.203, Pathak School Street, Behind Balaji Hall, Near Govind Ratna Balaji Banglow, Rajkot – 360005, Gujarat, India
Date of Appointment :	29.01.2015
DIN No.:	07087854

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

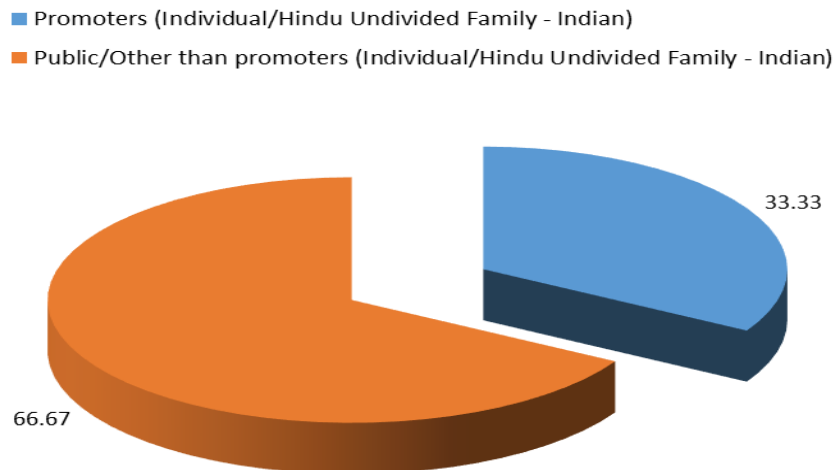
AS ON: 31.03.2017

Names of Shareholders	No. of Shares	% age holding
Lalitbhai Mathurbhai Thummar	20000	33.33
Rajeshbhai Khodabhai Pambhar	20000	33.33
Tusharbhai Vitthalbhai Donga	14000	23.33
Maheshbhai Pansottambhai Ginoya	3000	5.00
Vishabhail Vitthalbhai Raiyani	3000	5.00
Total	60000	100.00

AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	33.33
Public/Other than promoters (Individual/Hindu Undivided Family - Indian)	66.67
Total	100.00

Share holding pattern



BUSINESS DETAILS

Line of Business :	Trading of Fertiliser. [Registered Activity]	
Products :	ITC Code No.	Product Descriptions
	31022990	Trading of Fertiliser
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Selling :	Not Divulged
	Purchasing :	Not Divulged

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--

No. of Employees :	Not Divulged																							
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>Not Divulged</td> </tr> <tr> <td>Branch:</td> <td>--</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>--</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>--</td> </tr> </table>		Bank Name:	Not Divulged	Branch:	--	Person Name (with Designation):	--	Contact Number:	--	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	--	Remarks:	--
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Average Balance Maintained (Optional):	--																							
Credit Facilities Enjoyed (CC/OD/Term Loan):	--																							
Account Operation:	--																							
Remarks:	--																							

Auditors :	
Name :	Vipul J. Shah and Associates Chartered Accountants
Address :	206-208, Shilp Tower, Tagore Road, Opposite K. J. Bhalodiya School, Godown Road, Rajkot – 360004, Gujarat, India
Tel. No.:	91-281-2468251
Mobile No.:	91-9824207525
E-Mail :	vipulshahca@gmail.com vipulshah_ca@yahoo.co.uk
Income-tax PAN of auditor or auditor's firm :	AEXPS2526J
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
60000	Equity Shares	INR 10/- each	INR 0.600 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
60000	Equity Shares	INR 10/- each	INR 0.600 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.600	0.600	0.100
(b) Reserves & Surplus	0.056	0.027	0.006
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	0.656	0.627	0.106
(3) Non-Current Liabilities			
(a) Long-term borrowings	1.655	1.885	3.280
(b) Deferred tax liabilities (Net)	0.000	0.003	0.003
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	1.655	1.888	3.283
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	1.850	1.651	0.101
(c) Other current liabilities	11.196	6.217	3.039
(d) Short-term provisions	0.015	0.010	0.006
Total Current Liabilities (4)	13.061	7.878	3.146
TOTAL	15.372	10.393	6.535
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.147	0.163	0.191
(ii) Intangible Assets	0.000	0.000	0.000
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.052	0.020	0.020
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.199	0.183	0.211

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	10.434	9.239	4.752
(c) Trade receivables	4.233	0.214	0.005
(d) Cash and cash equivalents	0.505	0.425	0.427
(e) Short-term loans and advances	0.001	0.332	1.140
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	15.173	10.210	6.324
TOTAL	15.372	10.393	6.535

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	32.757	27.566	13.006
	Other Income	0.132	0.187	0.229
	Profit From Pune Branch	0.111	0.000	0.000
	TOTAL	33.000	27.753	13.235
Less	EXPENSES			
	Cost of Materials Consumed	29.010	28.378	8.370
	Purchases of Stock-in-Trade	(1.195)	(4.487)	3.090
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	1.128	0.793	0.282
	Employees benefits expense	3.972	2.994	1.427
	Other expenses	32.915	27.678	13.169
	TOTAL	29.010	28.378	8.370
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.085	0.075	0.066
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	0.085	0.075	0.066
Less/ Add	DEPRECIATION/ AMORTISATION	0.044	0.045	0.048
	PROFIT BEFORE TAX	0.041	0.030	0.018
Less	TAX	0.013	0.009	0.006

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	PROFIT AFTER TAX	0.028	0.021	0.012
	IMPORTS			
	Raw Materials	25.250	7.919	0.000
	Earnings Per Share (INR)	0.47	0.35	1.20

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
Cash Generated From Operations	0.354	0.920	NA
Net Cash Generated From Operating Activities	0.338	0.910	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	47.17	2.83	0.14
Account Receivables Turnover (Income / Sundry Debtors)	7.74	128.81	2601.20
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	23.28	21.24	4.40
Inventory Turnover (Operating Income / Inventories)	0.01	0.01	0.01
Asset Turnover (Operating Income / Net Fixed Assets)	0.58	0.46	0.35

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.96	0.94	0.98

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Debt Equity Ratio (Total Liability / Networth)	2.52	3.01	30.94
Current Liabilities to Networth (Current Liabilities / Net Worth)	19.91	12.56	29.68
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.22	0.26	1.80
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.09	0.08	0.09
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.18	0.20	0.18
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.27	3.35	11.32

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.16	1.30	2.01
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.36	0.12	0.50
G-Score Ratio Financial (Networth / Total Assets)		0.04	0.06	0.02
G-Score Ratio Debt (Debts / Equity Capital)		2.76	3.14	32.80
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.16	1.30	2.01

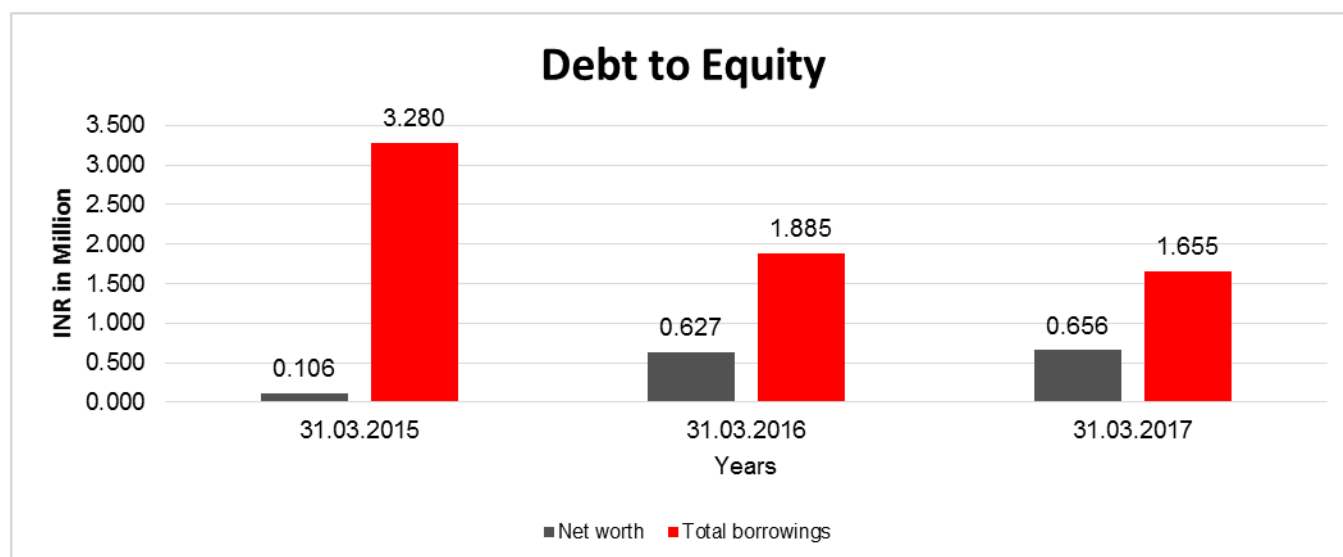
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

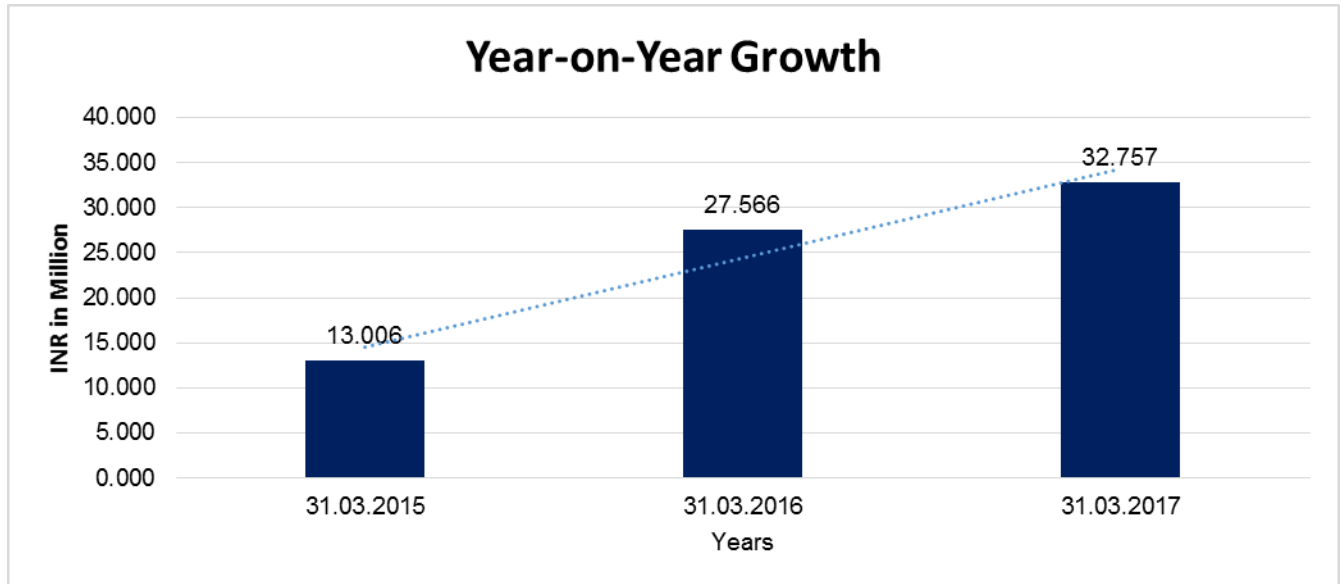
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.600	0.600
Reserves & Surplus	0.006	0.027	0.056
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.106	0.627	0.656
long-term borrowings	3.280	1.885	1.655
Short term borrowings	0.000	0.000	0.000
Total borrowings	3.280	1.885	1.655
Debt/Equity ratio	30.943	3.006	2.523



YEAR-ON-YEAR GROWTH

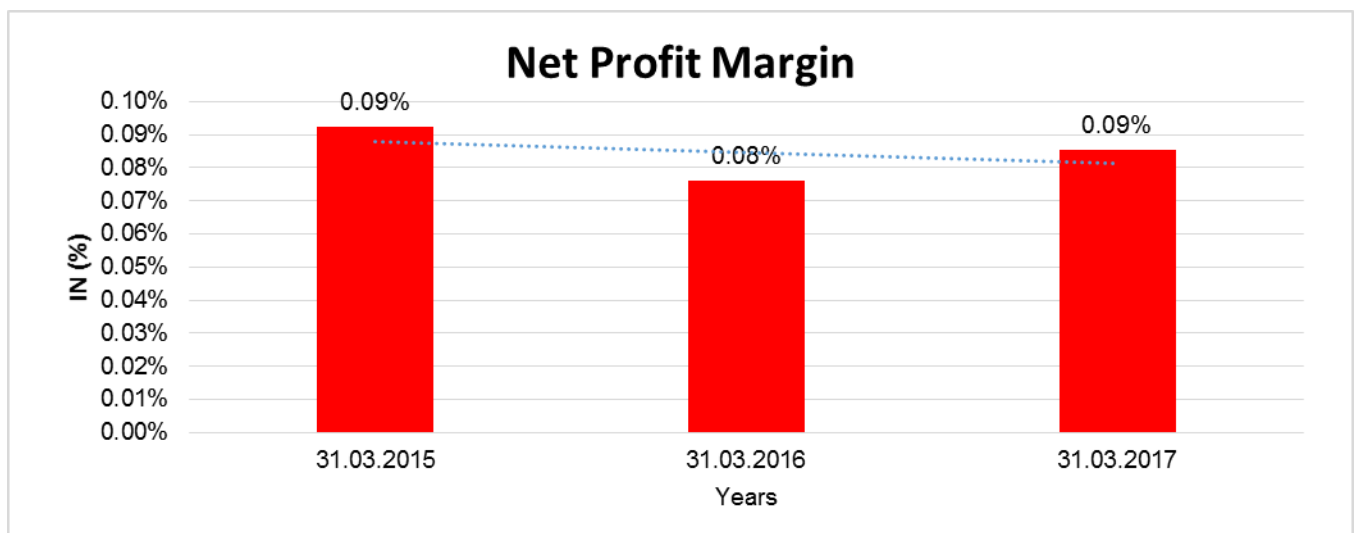
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	13.006	27.566	32.757
		111.948	18.831

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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	13.006	27.566	32.757
Profit	0.012	0.021	0.028
	0.09%	0.08%	0.09%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
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: NO CHARGES EXISTS FOR COMPANY

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UNSECURED LOANS

SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
FROM DIRECTOR'S		
Lalitikumar M. Thummar	0.772	0.714
Tusharbai Donga	0.496	0.248
Rajeshbai Pambhar	0.212	0.048
FROM RELATED PARTIES		
Anil L. Thummar	0.100	0.100
Kajalben L. Thummar	0.000	0.700
Sureshbhai P. Thummar	0.075	0.075
Total	1.655	1.885

OPERATION AND PROSPECTS AND FINANCE

Operation and Prospects

The main business of the company is Trading of Fertilizer the directors a retrying their level best to improve performance of the company in terms of Turnover and Profitability. The prospects of the Company's business are bright and positive.

FIXED ASSETS:

- Plant and Equipment
- Furniture and Fittings
- Computer and data processing unit

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 71.85
UK Pound	1	INR 95.15
Euro	1	INR 84.68

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	PRS
Report Prepared by :	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	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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