

**MIRA INFORM REPORT**

<b>Report No. :</b>	530991
<b>Report Date :</b>	27.09.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	MEENAKSHI AGRO CHEMICALS
<b>Registered Office :</b>	3-5-823, C 7, Hyderabad Business Center, Hyderguda, Hyderabad - 500029, Telangana
<b>Tel. No.:</b>	91-40-64647440
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 (Sales Turnover) 31.03.2016 (Detailed Financials)
<b>Year of Establishment:</b>	2003
<b>Capital Investment / Paid-up Capital :</b>	INR 48.643 Million
<b>TIN No.:</b>	36910242276
<b>IEC No.:</b> [Import-Export Code No.]	0999004514
<b>PAN No.:</b> [Permanent Account No.]	AAKFM1559N
<b>GSTN :</b> [Goods & Service Tax Registration No.]	36AAKFM1559N1ZQ (Telangana) 37AAKFM1559N1ZO (Andhra Pradesh)
<b>Legal Form :</b>	Partnership Concern with an Unlimited Liability of the Partners
<b>Line of Business :</b>	Manufacturer and Exporter of Agro Chemicals. (Confirmed by management)
<b>No. of Employees :</b>	120 (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>Maximum Credit Limit :</b>	USD 220000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but Correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a partnership firm established in the year 2003. It is a manufacturer and exporter of agro chemicals.</p> <p>Mr. Mohammed Yusuf Shanawaz (Partner) has claimed that the firm has achieved revenue of INR 620 million for the financial year 2017 and INR 770 million for the financial year 2018.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and condition.</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**

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<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 27.09.2018

**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. Mohammed Yusuf Shanawaz
<b>Designation :</b>	Partner
<b>Contact No.:</b>	91-9849982761
<b>Date :</b>	21.09.2018

**Tel. No.:91-40-64647440 (Continuously Ringing)**

**LOCATIONS**

<b>Registered Office :</b>	3-5-823, C 7, Hyderabad Business Center, Hyderguda, Hyderabad - 500029, Telangana, India
<b>Tel. No.:</b>	91-40-64647440 / 23231010

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<b>Mobile No.:</b>	91-9849982761 (Mr. Mohammed Yusuf Shanawaz)
<b>Fax No.:</b>	91-91-40-23240465
<b>E-Mail :</b>	<a href="mailto:info@macagrochemicals.com">info@macagrochemicals.com</a> <a href="mailto:macagrochemicals@yahoo.com">macagrochemicals@yahoo.com</a>
<b>Website :</b>	<a href="http://www.macagrochemicals.com">http://www.macagrochemicals.com</a>
<b>Area :</b>	1200 Sq. Ft.
<b>Location :</b>	Owned
<b>Locality:</b>	Commercial
<b>Factory 1 :</b>	Survey No. 500, Koyyalagudem Village, Yadari Bhavnagri, Choutuppal Mandal, Nalgonda- 508252, Telangana, India
<b>Area :</b>	1 acer
<b>Location :</b>	Owned

**PARTNERS**

<b>Name :</b>	Mr. Mohammed Arif
<b>Designation :</b>	Partner
<b>Date of Birth/Age :</b>	59 Years
<b>Qualification :</b>	B.Com
<b>Name :</b>	Mr. Mohammed Anees
<b>Designation :</b>	Partner
<b>Date of Birth/Age :</b>	55 Years
<b>Qualification :</b>	B.com
<b>Name :</b>	Mr. Mohammed Munaf
<b>Designation :</b>	Partner
<b>Date of Birth/Age :</b>	52 years
<b>Qualification :</b>	B.Com
<b>Pan no.:</b>	AARPM4859N
<b>Name :</b>	Mr. Mohammed Yusuf Shanawaz
<b>Designation :</b>	Partner
<b>Date of Birth/Age :</b>	37 Years
<b>Qualification :</b>	B.Com

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer and Exporter of Agro Chemicals. (Confirmed by management)
<b>Products :</b>	Agro Chemicals
<b>Brand Names :</b>	Not Available

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<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	
<b>Products :</b>	Agro Chemicals
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• Oman</li> <li>• Qatar</li> </ul>
<b>Imports :</b>	
<b>Products :</b>	Carbendazim
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• Italy</li> <li>• Belgium</li> </ul>
<b>Terms :</b>	
<b>Selling :</b>	L/C and Cheque
<b>Purchasing :</b>	L/C and Cheque

**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>	Wholesalers, Retailer	
	<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>	120 (Approximately)	
<b>Bankers :</b>	<b>Bank Name</b>	ICICI Bank Limited
	<b>Branch</b>	Himayat Nagar Branch, Hyderabad, Telangana, India
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	91-40-33667777 (number is continuously ringing)

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	<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>	Cash Credit / Overdraft
	<b>Account Operation</b>	--
	<b>Remarks (If any)</b>	--

<b>Auditors :</b>	
<b>Name :</b>	G.S. Madhavrao and Company Chartered Accountant
<b>Address :</b>	F 6 and 7, Hyderabad Business Center, Hyderabad - 500029, Telangana, India
<b>Membership No.:</b>	020105
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Sister Concerns:</b>	<ul style="list-style-type: none"> <li>• Evergreen Enterprises</li> <li>• Abdul Kasam Kasim</li> <li>• ASK Agro Agency</li> </ul>

**CAPITAL STRUCTURE**

**AS ON 31.03.2016**

<b>Particular</b>	<b>Amount</b>
Mr. Mohammed Arif	15.337
Mr. Mohammed Anees	15.122
Mr. Mohammed Munaf	12.791
Mr. Mohammed Yusuf Shanawaz	5.403
<b>Total</b>	<b>48.653</b>

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

Particulars	31.03.2018	31.03.2017
Sales Turnover (Approximately)	770.000	620.000
	(Due to business growth)	

The above information has been parted by Mr. Mohammed Yusuf Shanawaz (Partner)

**Note** : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS			31.03.2016
<b>SHAREHOLDERS FUNDS</b>			
1] Partner's Capital			48.653
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
<b>NETWORTH</b>			<b>48.653</b>
<b>LOAN FUNDS</b>			
1] Secured Loans			3.138
2] Unsecured Loans			12.693
<b>TOTAL BORROWING</b>			<b>15.831</b>
DEFERRED TAX LIABILITIES			0.000
<b>TOTAL</b>			<b>64.484</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]			18.009
Capital work-in-progress			0.000
INVESTMENT			0.000
DEFERRED TAX ASSETS			0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
	Inventories		41.439
	Sundry Debtors		29.471
	Cash & Bank Balances		0.500
	Other Current Assets		0.000
	Loans, Advances & Deposits		5.101
<b>Total Current Assets</b>			<b>76.511</b>

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<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
	Sundry Creditors		29.213
	Other Current Liabilities & Provisions		0.823
	<b>Total Current Liabilities</b>		<b>30.036</b>
	<b>Net Current Assets</b>		<b>46.475</b>
<b>MISCELLANEOUS EXPENSES</b>			
			0.000
	<b>TOTAL</b>		<b>64.484</b>

**PROFIT & LOSS ACCOUNT**

				<b>31.03.2016</b>
	<b>PARTICULARS</b>			
	<b>SALES</b>			
	Income			156.782
	Other Income			0.324
	<b>TOTAL</b>			<b>157.106</b>
	<b>Less EXPENSES</b>			
	Cost of Goods Sold			112.884
	Custom			8.003
	Wages			1.669
	U. N. Certification Expenses			0.042
	Lab Maintenance			0.424
	Sample and Advance			0.170
	Pacing			0.220
	Printing and Labels			0.240
	Freight on Purchase			1.971
	Audit Fees			0.022
	Car Sold			0.150
	Donation			0.016
	Electricity Charges			0.752
	Entertainment			0.015
	Factory Maintenance			1.134
	Forex			0.177
	Freight Paid			0.954
	Hamali and Charge			0.073
	Legalization			0.007
	Partner Interest			4.273
	Salaries to Partner			1.440
	Shop and Godown Rent			0.048
	Other Expenses			9.695
	<b>TOTAL</b>			<b>144.379</b>
	<b>PROFIT / (LOSS) BEFORE INTEREST, TAX,</b>			<b>12.727</b>

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	<b>DEPRECIATION AND AMORTISATION</b>			
<b>Less</b>	<b>FINANCIAL EXPENSES</b>			1.105
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>			<b>11.622</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			2.339
	<b>NET PROFIT</b>			<b>9.283</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)			68.61
Account Receivables Turnover (Income / Sundry Debtors)			5.32
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			0.00
Inventory Turnover (Operating Income / Inventories)			0.31
Asset Turnover (Operating Income / Net Fixed Assets)			0.71

**LEVERAGE RATIOS**

<b>PARTICULARS</b>			<b>31.03.2016</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.17
Debt Equity Ratio (Total Liability / Networth)			0.33
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.26

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Fixed Assets to Networth (Net Fixed Assets / Networth)			0.37
Interest Coverage Ratio (PBIT / Financial Charges)			11.52

**PROFITABILITY RATIOS**

PARTICULARS				31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%			5.92
Return on Total Assets ((PAT / Total Assets) * 100)	%			9.82
Return on Investment (ROI) ((PAT / Networth) * 100)	%			19.08

**SOLVENCY RATIOS**

PARTICULARS				31.03.2016
Current Ratio (Current Assets / Current Liabilities)				6.03
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				2.76
G-Score Ratio Financial (Networth / Total Assets)				0.51
G-Score Ratio Debt (Debts / Equity Capital)				0.33
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				6.03

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

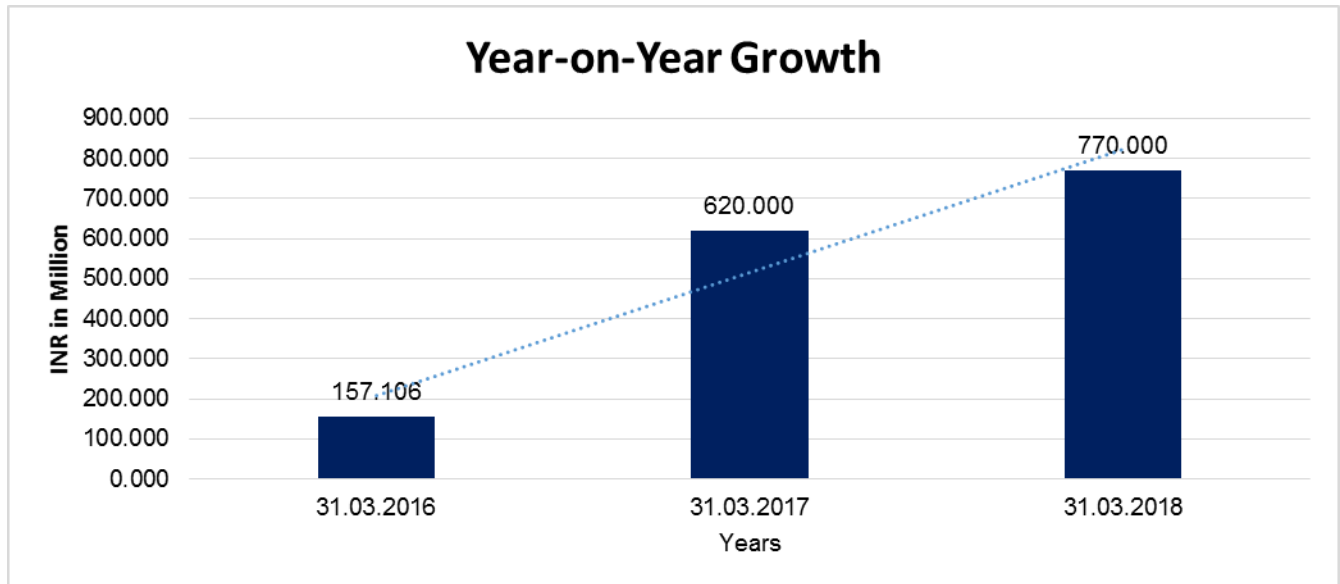
**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
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	INR In Million	INR In Million	INR In Million
Sales	157.106	620.000	770.000
		<b>294.638</b>	<b>24.194</b>



**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 – Legal Form	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

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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	No
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

**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 72.71
UK Pound	1	INR 95.76
Euro	1	INR 85.53

**INFORMATION DETAILS**

Information Gathered by :	JRL
Analysis Done by :	NIY
Report Prepared by :	SUJ

**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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