

## MIRA INFORM REPORT

<b>Report No. :</b>	531914
<b>Report Date :</b>	27.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	NATURON HEALTHCARE LIMITED [w.e.f. 02.09.2009]
<b>Formerly Known as:</b>	NATURON HEALTHCARE PRIVATE LIMITED
<b>Registered Office :</b>	Survey No.233, Village Dheku, Khalapur, Khopoli, District Raigarh-401203, Maharashtra
<b>Tel. No.:</b>	91-22-61438000
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2012
<b>Date of Incorporation :</b>	03.01.2006
<b>CIN No.:</b> [Company Identification No.]	U75122MH2006PLC158565
<b>Capital Investment / Paid-up Capital :</b>	INR 4.160 Million
<b>PAN No.:</b> [Permanent Account No.]	AACCN2250J
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AACCN2250J1ZK
<b>Legal Form :</b>	A Closely Held Public Limited Liability Company
<b>Line of Business :</b>	Manufacturer and Resale of Ayurvedic Medicines and Provide Medical Treatment Services. [As per Memorandum of Association]
<b>No. of Employees :</b>	Not Divulged

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>D</b>
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Credit Rating	Explanation	Rating Comments
D	High Risk	Business dealing not recommended or on secured terms only

<b>Status :</b>	Under Liquidation
<b>Payment Behaviour :</b>	--
<b>Litigation :</b>	--
<b>Comments :</b>	<p>As per Registrar of Companies, the status of the company is shown as "Under Liquidation".</p> <p>Ms. Deepika [Accounts Department] had denied to provide any information related to the company.</p> <p>No other information could be made available from any others sources.</p> <p>In view of under liquidation, we do not recommend any business dealing with the company.</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**

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**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 DECLINED BY**

<b>Name :</b>	Ms. Deepika
<b>Designation :</b>	Accounts Department
<b>Contact No.:</b>	91-22-61438000
<b>Date :</b>	26.09.2018

<b>Name :</b>	Mr. Mantosh
<b>Designation :</b>	Accounts Department
<b>Contact No.:</b>	91-22-61438000
<b>Date :</b>	26.09.2018

**LOCATIONS**

<b>Registered Office/ Factory :</b>	Survey No.233, Village Dheku, Khalapur, Khopoli, District Raigarh-401203, Maharashtra, India
<b>Tel. No.:</b>	91-22-61438000/ 42410000
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:account@accountgroup.com">account@accountgroup.com</a> <a href="mailto:export@naturonhealthcare.com">export@naturonhealthcare.com</a>
<b>Website:</b>	<a href="http://www.naturonhealthcare.com">http://www.naturonhealthcare.com</a>
<b>Corporate Office :</b>	401, Swaroop Arcade, Opposite. Cigarette Factory, Sahar Road, Chakala, Andheri (East), Mumbai – 400099, Maharashtra, India

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Sadanand Chandrabhan Pandey
<b>Designation :</b>	Director
<b>Address :</b>	Geet Govind, 3 Palm Spring Society, Opposite Chandan Cinema, Iris Park, Juhu, Mumbai-400049, Maharashtra, India
<b>Date of Birth/ Age:</b>	03.11.1969
<b>Date of Appointment :</b>	03.01.2006
<b>DIN No.:</b>	00401383

**Other Directorship :**

CIN/FCRN	Company Name	Begin Date
U01403MH2011NPL213001	NATURONS GREENCROSS FOUNDATION	04/02/2011
U15200MH2008PTC183711	AGRON RETAILS PRIVATE LIMITED	19/06/2008
U51220MH2004PLC144214	AGRON INDIA LIMITED	27/01/2004
U63010MH2006PTC160727	AGRON LOGISTICS INDIA PRIVATE LIMITED	24/03/2006
U70101DL1996PLC080840	VANDC VAULTS AND FINANCE LIMITED	14/05/2012
U74120MH2011PLC223047	AGRON HOLDINGS LIMITED	14/10/2011
U74120MH2011PTC224178	AIPEX WORLDWIDE PRIVATE LIMITED	21/11/2011
U75122MH2006PLC158565	NATURON HEALTHCARE LIMITED	01/04/2008

<b>Name :</b>	Mr. Prahlad Pandey
<b>Designation :</b>	Director
<b>Address :</b>	Building No.6 , R. No.458, 2nd Floor , Abhyada Nagar, Jai Hanuman CHS, Kalachowki, Mumbai-400033, Maharashtra, India
<b>Date of Birth/ Age:</b>	23.12.1979
<b>Date of Appointment :</b>	13.12.2010
<b>DIN No.:</b>	02319024

**Other Directorship :**

CIN/FCRN	Company Name	Begin Date
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U01403MH2007PTC167361	AGRON MASS MEDIA & ADVERTISE PRIVATE LIMITED	16/03/2012
U51109MH2009PTC193262	NYKAA NOBEL EXIM PRIVATE LIMITED	12/06/2009
U51220MH2004PLC144214	AGRON INDIA LIMITED	09/04/2010
U75122MH2006PLC158565	NATURON HEALTHCARE LIMITED	13/12/2010
<b>Name :</b>	Mr. Ramkinkar Chandrabhan Pandey	
<b>Designation :</b>	Director	
<b>Address :</b>	Geet Govind, 03 Palm Spring Society, Opposite Chandan Cinema, Iris Park, Juhu, Mumbai-400049, Maharashtra, India	
<b>Date of Appointment :</b>	20.07.2013	
<b>Date of Birth/ Age:</b>	01.12.1980	
<b>DIN No.:</b>	06431454	
<b>Other Directorship :</b>		
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>
U01403MH2007PTC167361	AGRON MASS MEDIA & ADVERTISE PRIVATE LIMITED	15/12/2012
U01403MH2007PTC169952	AGRON GLOBAL PRIVATE LIMITED	10/01/2013
U15142PN1999PTC014013	AGRON OIL AND REFINERY PRIVATE LIMITED	10/01/2013
U15200MH2008PTC183711	AGRON RETAILS PRIVATE LIMITED	15/12/2012
U51220MH2004PLC144214	AGRON INDIA LIMITED	25/09/2014

**KEY EXECUTIVES**

<b>Name :</b>	Ms. Deepika
<b>Designation :</b>	Accounts Department
<b>Name :</b>	Mr. Mantosh
<b>Designation :</b>	Accounts Department

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2013**

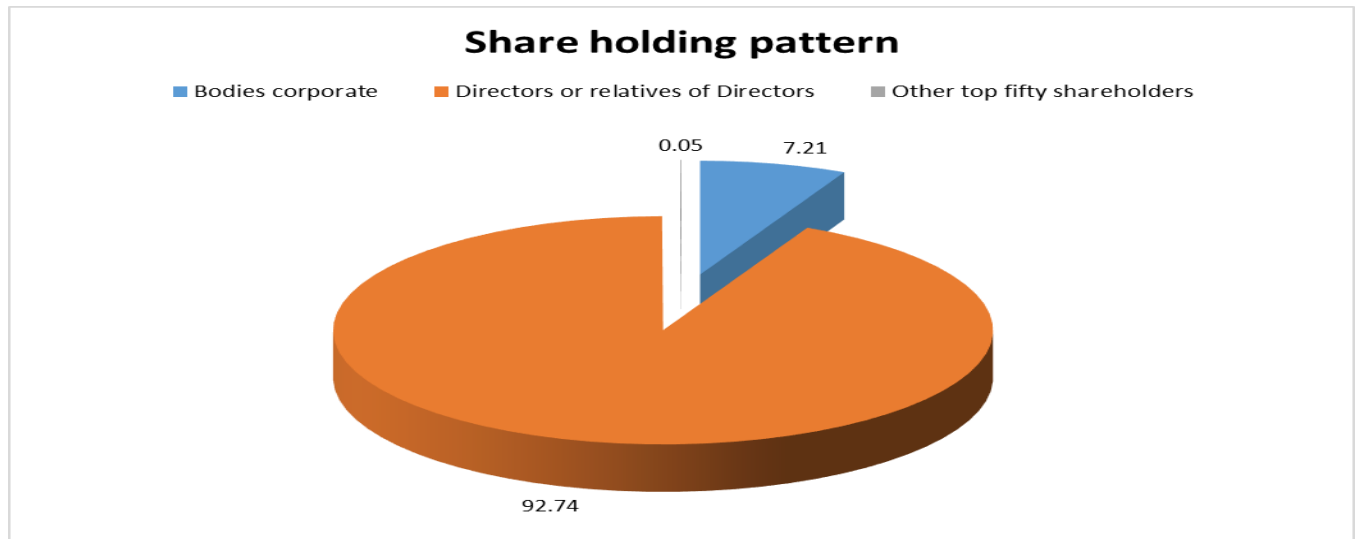
Names of Shareholders	No. of Shares	%age holding
Sadanand Pandey	218000	52.42
Jaylaxmi Pandey	147600	35.49
Ashok kankani	100	0.02
Prahlad Pandey	20100	4.83
Abdulsattar Abdul, Jabbar Dudhniwala	100	0.02
Agron Holdings Limited, India	30000	0.00
Ramkinkar Pandey	100	7.21

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Total	416000	100.00
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AS ON: 30.09.2013

Equity Share Breakup	Percentage of Holding
<b>Category</b>	
Bodies corporate	7.21
Directors or relatives of Directors	92.74
Other top fifty shareholders	0.05
<b>Total</b>	<b>100.00</b>



**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer and Resale of Ayurvedic Medicines and Provide Medical Treatment Services. [As per Memorandum of Association]
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged

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<b>Terms :</b>	
<b>Selling :</b>	Not Divulged
<b>Purchasing :</b>	Not Divulged

**PRODUCTION STATUS: NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<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>Customers :</b>	<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>	Not Divulged	
<b>Bankers :</b>	<b>Bank Name:</b>	Bank of Baroda
	<b>Branch:</b>	Mandvi Branch, Rang Mahal, 212/216, Samuel Street, Mandvi, Mumbai - 400003, Maharashtra, 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 A/c Opening):</b>	--
	<b>Average Balance Maintained (Optional):</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--

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	<b>Account Operation:</b>	--	
	<b>Remarks:</b>	--	
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2012 (INR In Million)</b>	<b>31.03.2011 (INR In Million)</b>
	<b>LONG-TERM BORROWINGS</b>		
	Secured Loans		
	Bank of Baroda – Term Loan	7.200	0.000
	<b>SHORT TERM BORROWINGS</b>		
	Bank of Baroda CC	50.206	0.000
	State Bank of India	0.000	33.161
	<b>Total</b>	<b>57.406</b>	<b>33.161</b>

<b>Auditors :</b>	
<b>Name :</b>	Dinesh Pai and Company Chartered Accountants
<b>Address :</b>	402, Marathon Chambers, P. K. Road, Paanch Rasta, Mulund (West), Mumbai-400080, Maharashtra, India
<b>Tel. No.:</b>	91-22-25612890/91/93
<b>Mobile No.:</b>	91-98200 76334
<b>E-Mail :</b>	<a href="mailto:d_gpail@hotmail.co">d_gpail@hotmail.co</a> <a href="mailto:dinesh_gpai@yahoo.com">dinesh_gpai@yahoo.com</a>
<b>PAN No.:</b>	AEXPP7558K
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**AS ON: 31.03.2012**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

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

No. of Shares	Type	Value	Amount
416000	Equity Shares	INR 10/- each	INR 4.160 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2012</b>	<b>31.03.2011</b>
<b>I. EQUITY AND LIABILITIES</b>		
(1) Shareholders' Funds		
(a) Share Capital	4.160	2.160
(b) Reserves & Surplus	13.044	(3.464)
(c) Money received against share warrants	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>17.204</b>	<b>(1.304)</b>
(3) Non-Current Liabilities		
(a) long-term borrowings	7.200	0.000
(b) Deferred tax liabilities (Net)	4.530	8.815
(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>11.730</b>	<b>8.815</b>
(4) Current Liabilities		
(a) Short term borrowings	50.206	33.161
(b) Trade payables	69.135	2.143
(c) Other current liabilities	2.598	0.000
(d) Short-term provisions	0.666	0.097
<b>Total Current Liabilities (4)</b>	<b>122.605</b>	<b>35.401</b>
<b>TOTAL</b>	<b>151.539</b>	<b>42.912</b>
<b>II. ASSETS</b>		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	16.275	11.004
(ii) Intangible Assets	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000
(iv) Intangible assets under development	0.000	0.000
(b) Non-current Investments	1.500	1.500
(c) Deferred tax assets (net)	0.000	0.000
(d) Long-term Loan and Advances	1.046	1.010
(e) Other Non-current assets	0.000	0.000
<b>Total Non-Current Assets</b>	<b>18.821</b>	<b>13.514</b>

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(2) Current assets		
(a) Current investments	0.000	0.000
(b) Inventories	9.209	0.934
(c) Trade receivables	59.029	11.746
(d) Cash and cash equivalents	0.721	0.785
(e) Short-term loans and advances	39.820	0.000
(f) Other current assets	23.939	15.933
<b>Total Current Assets</b>	<b>132.718</b>	<b>29.398</b>
<b>TOTAL</b>	<b>151.539</b>	<b>42.912</b>

<b>SOURCES OF FUNDS</b>	<b>31.03.2010</b>
<b>SHAREHOLDERS FUNDS</b>	
1] Share Capital	2.160
3] Reserves & Surplus	8.300
4] (Accumulated Losses)	(5.216)
<b>NETWORTH</b>	<b>5.244</b>
<b>LOAN FUNDS</b>	
1] Secured Loans	22.741
2] Unsecured Loans	4.684
<b>TOTAL BORROWING</b>	<b>27.425</b>
<b>DEFERRED TAX LIABILITIES</b>	<b>0.385</b>
<b>TOTAL</b>	<b>33.054</b>
<b>APPLICATION OF FUNDS</b>	
<b>FIXED ASSETS [Net Block]</b>	<b>12.413</b>
Capital work-in-progress	0.000
<b>INVESTMENT</b>	<b>1.500</b>
<b>DEFERREX TAX ASSETS</b>	<b>0.000</b>
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>	
Inventories	0.192
Sundry Debtors	92.551
Cash & Bank Balances	0.688
Other Current Assets	0.000
Loans & Advances	9.062
<b>Total Current Assets</b>	<b>102.493</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>	
Sundry Creditors	83.352
Other Current Liabilities	0.000

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Provisions	0.000
<b>Total Current Liabilities</b>	<b>83.352</b>
<b>Net Current Assets</b>	<b>19.141</b>
MISCELLANEOUS EXPENSES	0.000
<b>TOTAL</b>	<b>33.054</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2012</b>	<b>31.03.2011</b>
	<b>SALES</b>		
	Income	92.794	72.481
	Other Income	0.008	0.887
	<b>TOTAL</b>	<b>92.802</b>	<b>73.368</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Materials Consumed	74.065	72.681
	Employees benefits expense	1.755	1.265
	Other expenses	2.909	0.848
	Prior Period Expense	0.000	0.024
	<b>TOTAL</b>	<b>78.729</b>	<b>74.818</b>
<b>Less</b>	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>14.073</b>	<b>(1.450)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	4.304	4.037
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>9.769</b>	<b>(5.487)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	1.262	1.445
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>8.507</b>	<b>(6.932)</b>
<b>Less</b>	<b>TAX</b>	0.000	(0.385)
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>8.507</b>	<b>(6.547)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>20.45</b>	<b>(30.31)</b>

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	<b>PARTICULARS</b>	<b>31.03.2010</b>
	<b>Income</b>	
	Sales	144.757
	Other Income	0.833
	<b>TOTAL</b>	<b>145.590</b>
<b>Less</b>	<b>EXPENDITURE</b>	
	Cost of Goods Sold	140.955
	Audit Fees	0.044
	Conveyance Expense	0.038
	Sundry Balances W/off	4.421
	Electricity Charges	0.009
	Factory Expenses	0.013
	Rent	0.000
	Lab Testing Charges	0.006
	Legal and Professional Fees	0.034
	Labour Charges	0.023
	Loan Processing Fee	0.264
	Interest on CC	1.207
	Office Expenses	0.018
	Postage and Courier	0.209
	Printing and Stationery Expenses	0.013
	Repair and Maintains	0.107
	Insurance Expense	0.000
	Salary	1.326
	Security Services	0.106
	Staff Welfare Expense	0.015
	Telephone Expense	0.050
	Transport Charges	0.013
	Travelling Expense	0.009
	Miscellaneous Expense	0.004
	<b>TOTAL</b>	<b>148.884</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>(3.294)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.043
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>(3.337)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	1.524
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>(4.861)</b>

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<b>Less</b>	<b>TAX</b>	0.385
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(5.246)</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

<b>PARTICULARS</b>	<b>31.03.2012</b>	<b>31.03.2011</b>	<b>31.03.2010</b>
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2012</b>	<b>31.03.2011</b>	<b>31.03.2010</b>
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>	232.19	59.15	233.36
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>	1.57	6.17	1.56
Average Payment Days <i>(Sundry Creditors / Purchases * 365 Days)</i>	340.70	10.76	215.84
Inventory Turnover <i>(Operating Income / Inventories)</i>	1.53	(1.55)	(17.16)
Asset Turnover <i>(Operating Income / Net Fixed Assets)</i>	0.86	(0.13)	(0.27)

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2012</b>	<b>31.03.2011</b>	<b>31.03.2010</b>
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.86	0.82	0.95
Debt Equity Ratio <i>(Total Liability / Networth)</i>	3.34	(25.43)	5.23

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Current Liabilities to Networth (Current Liabilities / Net Worth)	7.13	(27.15)	16.79
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.95	(8.44)	2.37
Interest Coverage Ratio (PBIT / Financial Charges)	3.27	(0.36)	(76.60)

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2012	31.03.2011	31.03.2010
Net Profit Margin ((PAT / Sales) * 100)	%	9.17	(9.03)	(3.62)
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.61	(15.26)	(4.51)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	49.45	502.07	(100.04)

**SOLVENCY RATIOS**

PARTICULARS		31.03.2012	31.03.2011	31.03.2010
Current Ratio (Current Assets / Current Liabilities)		1.08	0.83	1.18
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)		1.01	0.80	1.18
G-Score Ratio Financial (Networth / Total Assets)		0.11	(0.03)	0.05
G-Score Ratio Debt (Debts / Equity Capital)		13.80	15.35	12.70
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.08	0.83	1.18

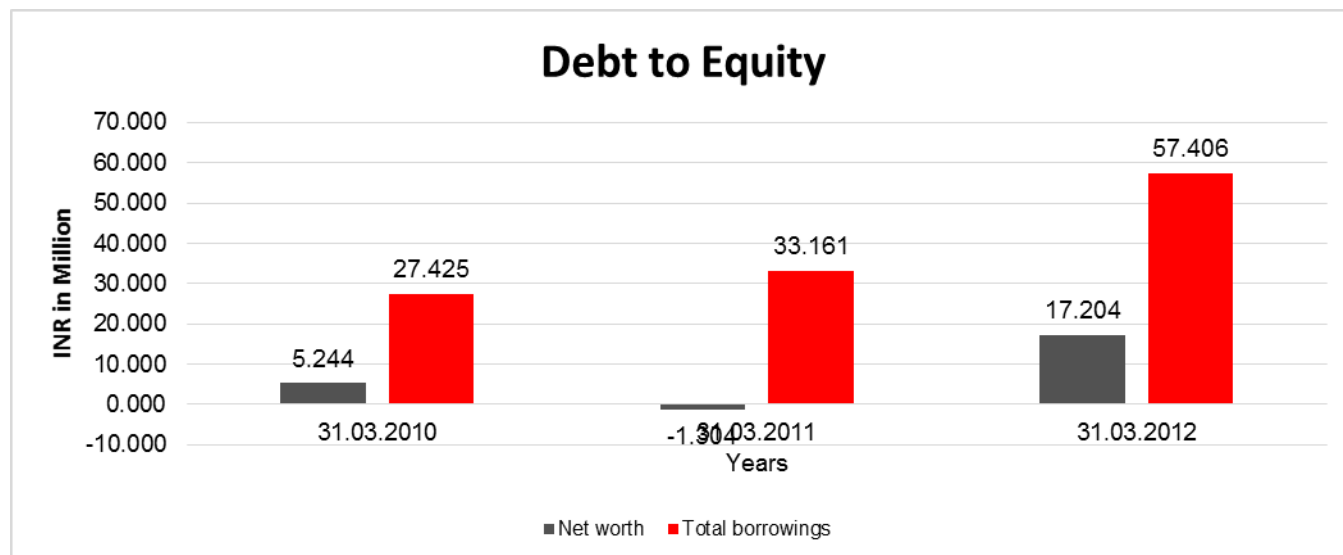
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

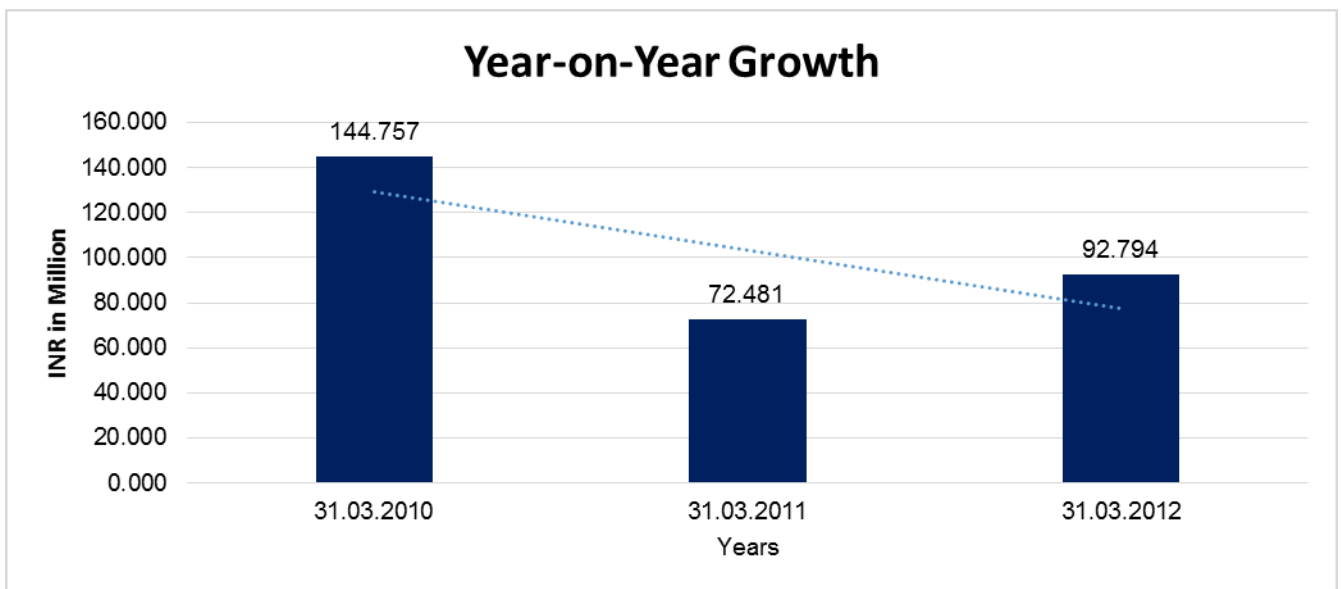
**DEBT EQUITY RATIO**

Particular	31.03.2010	31.03.2011	31.03.2012
	INR In Million	INR In Million	INR In Million
Share Capital	2.160	2.160	4.160
Reserves & Surplus	8.300	(3.464)	13.044
(Accumulated Losses)	(5.216)	0.000	0.000
<b>Net worth</b>	<b>5.244</b>	<b>(1.304)</b>	<b>17.204</b>
long-term borrowings	22.741	0.000	7.200
Short term borrowings	4.684	33.161	50.206
<b>Total borrowings</b>	<b>27.425</b>	<b>33.161</b>	<b>57.406</b>
<b>Debt/Equity ratio</b>	<b>5.230</b>	<b>-25.430</b>	<b>3.337</b>



**YEAR-ON-YEAR GROWTH**

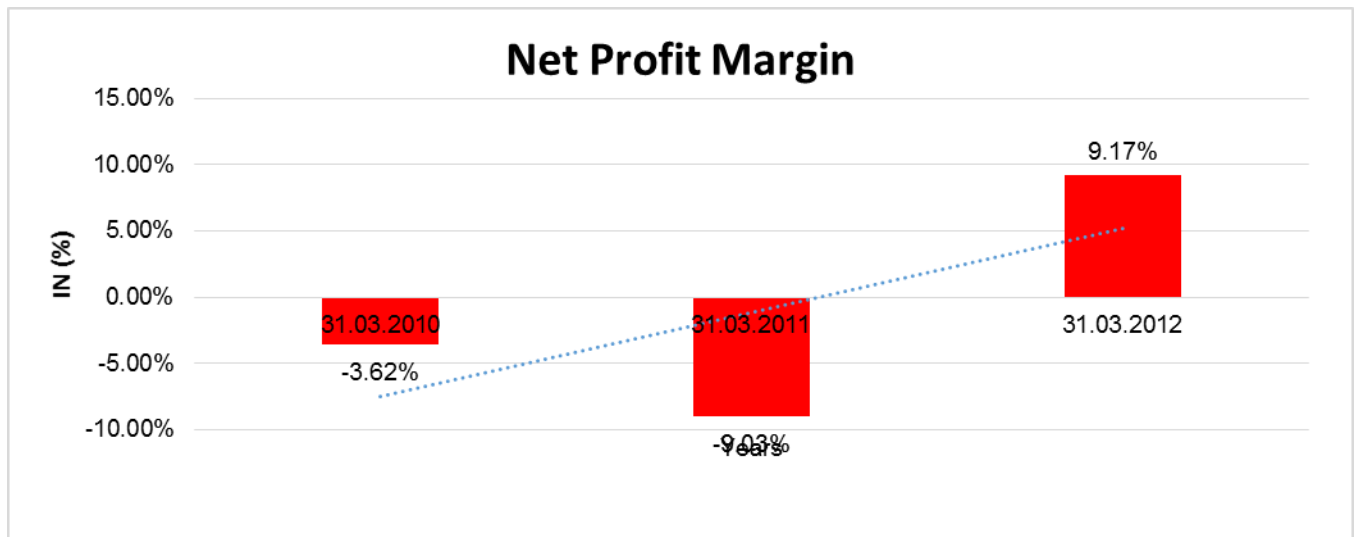
Year on Year Growth	31.03.2010	31.03.2011	31.03.2012
	INR In Million	INR In Million	INR In Million
Sales	144.757	72.481	92.794
		<b>(49.929)</b>	<b>28.025</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2010	31.03.2011	31.03.2012
	INR In Million	INR In Million	INR In Million
Sales	144.757	72.481	92.794
Profit/ (Loss)	(5.246)	(6.547)	8.507
	<b>(3.62%)</b>	<b>(9.03%)</b>	<b>9.17%</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	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	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	No
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**

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CHARGES REGISTERED								
SN O	SR N	CHAR GE ID	CHAR GE HOLDE R NAME	DATE OF CREATI ON	DATE OF MODIFIC ATION	DATE OF SATISF ACTION	AMOUNT	ADDRESS
1	B3 844 912 0	103523 59	BANK OF BAROD A	17/03/20 12	-	-	76000000.0	MANDVI BRANCH, RANG MAHAL, 212/216, SAMUEL STREET,M ANDVIMU MBAIMH40 0003IN
2	C4 163 623 4	103523 53	BANK OF BAROD A	14/03/20 12	31/12/20 14	-	93500000.0	MANDVI BRANCH, RANG MAHAL, 212/216, SAMUEL STREET,M ANDVIMU MABIMH40 0003IN
3	A7 825 806 8	102177 26	STATE BANK OF INDIA	07/11/20 09	-	-	33000000.0	SPECIALI SED S.I.B. BRANCH, HOTEL AIRWAYS BLDG,GR OUND FLOOR, L.B.S. MARG, GHATKOP AR (WEST),M UMBAIMH 400086IN

**REVIEW OF PERFORMANCE:**

During the period the Company has made a loss after Tax of INR 8.507 Million. Further the directors are taking every steps for increasing sales and profit for the year 2012 - 2013 and onwards and they are hopeful about making profit in the coming years.

**FIXED ASSETS**

- Factory Land
- Steam Machines
- Washing Machines
- Water Dispenser
- Plant and Machinery
- Furniture and Fixture
- Air Conditioner
- Electrical Equipment
- Factory Building
- Lab Machine
- Office Equipment

**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 72.72
UK Pound	1	INR 95.77
Euro	1	INR 85.54

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SUP
<b>Analysis Done by :</b>	NSG
<b>Report Prepared by :</b>	RUP

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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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