

## MIRA INFORM REPORT

<b>Report No. :</b>	532213
<b>Report Date :</b>	27.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	SWISS SINGAPORE INDIA PRIVATE LIMITED
<b>Registered Office :</b>	1 <sup>st</sup> Floor, Office No. 204 and 205, Rayson Arcade, Plot No. 139, Sector 8, Aboce Bank of Baroda, Oslo, Gandhidham, Kutch – 370201, Gujarat
<b>Tel. No.:</b>	91-2836-266200
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	30.04.2013
<b>CIN No.:</b> [Company Identification No.]	U51101GJ2013FTC086557
<b>Capital Investment / Paid-up Capital :</b>	INR 1.342 Million
<b>IEC No.:</b> [Import-Export Code No.]	0313024057
<b>PAN No.:</b> [Permanent Account No.]	AATCS0544F
<b>GSTN :</b> [Goods & Service Tax Registration No.]	37AATCS0544F1Z5 (Andhra Pradesh) 33AATCS0544F1ZD (Tamilnadu) 32AATCS0544F1ZF (Kerala) 27AATCS0544F1Z6 (Maharashtra) 29AATCS0544F1Z2 (Karnataka) 24AATCS0544F1ZC (Gujarat) 19AATCS0544F1Z3 (West Bengal)
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	The company is engaged in the Business of International Trading of bulk Commodities. The Company Sources Commodities like Tea, Iron ore, Mill Scale from India for Exporting them to Customers across various parts of the Globe and Imports Commodities like Coal, Iron oxide pellets, Iron ore lumps, pulses, petro products like Naphtha, Furnace Oil, Gas Oil etc. (Registered Activity and also Confirmed by management)

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<b>No. of Employees :</b>	100 (Approximately)
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**RATING & COMMENTS**  
(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	A
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<b>Credit Rating</b>	<b>Explanation</b>	<b>Rating Comments</b>
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a wholly-owned subsidiary of "Swiss Singapore Overseas Enterprises Pte. Limited", which is a part of "Aditya Birla Group" and a leading bulk commodity trading solutions provider to clients across globe. It was incorporated in the year 2013.</p> <p>As per the financials of 2017, the company has achieved revenue growth of 41.57% as compared to the previous year along with a low profit margin of 0.65%.</p> <p>The sound financial risk profile of the company is marked by improving networth base along with low debt balance sheet profile.</p> <p>Rating takes into consideration the healthy Earnings Per Share of INR 967.00 against the Face Value of INR 10.</p> <p>Rating takes into consideration the strong operational and financial linkages that subject enjoys with its parent, Swiss Singapore Overseas Enterprises Pte Limited (SSOE) along with the strong market position in the domestic commodities trading business.</p> <p>Rating strengths are partially offset by exposure to risks inherent in the commodities trading business, including changes in regulations.</p> <p>Payment seems to be usually 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.

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**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**

<b>Rating Agency Name</b>	CRISIL
<b>Rating</b>	Long-term bank facilities-A
<b>Rating Explanation</b>	Adequate degree of safety and low credit risk.
<b>Date</b>	28.02.2018

<b>Rating Agency Name</b>	CRISIL
<b>Rating</b>	Short-term bank facilities-A1
<b>Rating Explanation</b>	Very strong degree of safety and carry lowest credit risk.
<b>Date</b>	28.02.2018

**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

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**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. Sunil Khosala
<b>Designation :</b>	Assistant General Manager
<b>Contact No.:</b>	91-11-43114004
<b>Date :</b>	26.09.2018

**LOCATIONS**

<b>Registered / Branch Office 1 :</b>	1 <sup>st</sup> Floor, Office No. 204 and 205, Rayson Arcade, Plot No. 139, Sector 8, Aboce Bank of Baroda, Oslo, Gandhidham, Kutch – 370201, Gujarat, India
<b>Tel. No.:</b>	91-2836-266200 to 266204
<b>Mobile No.:</b>	91-9924440906 (Mr. Vikas Jain)
<b>Fax No.:</b>	91-2836-266249
<b>E-Mail :</b>	<a href="mailto:ajayraj.acharya@ssiplglobal.com">ajayraj.acharya@ssiplglobal.com</a> <a href="mailto:accounts.ssipi@ssiplglobal.com">accounts.ssipi@ssiplglobal.com</a>
<b>Website :</b>	<a href="http://www.swiss-singapore.com">www.swiss-singapore.com</a>
<b>Branch Office 2 :</b>	701, Bhikaji Cama Bhawan, Bhikaji Cama Place, New Delhi – 110066, India
<b>Tel. No.:</b>	91-11-43114000/ 43114004
<b>Fax No.:</b>	91-11-43114040
<b>Branch Office 3:</b>	Division: Global Exports and Marketing, 16th Floor, Industry House, 10 Camac Street, Kolkata – 700017, West Bengal, India
<b>Tel. No.:</b>	91-33-40394500 / 4511
<b>Fax No.:</b>	91-33-22829288
<b>Branch Office 4 :</b>	5th Floor, Surya Residency No. IV, Behind Sharda Bakery, East Point Colony, Visakhapatnam – 530017, Andhra Pradesh, India
<b>Branch Office 5 :</b>	No. 17, Ground Floor, Victoria Street, Tuticorin – 628001, Tamilnadu, India
<b>Branch Office 6 :</b>	Opposite MRO Complex, Plot No 45, Ground Floor, Sri Sai Nagar, Muthukur, Nellore – 524344, Andhra Pradesh, India

**DIRECTORS**

**AS ON 31.03.2018**

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<b>Name :</b>	Mr. Babulal Bothra		
<b>Designation :</b>	Director		
<b>Address :</b>	45, Suhasini Ganguli Sarani, 3rd Floor, P.O. - Bhowanipore, Kolkata – 700025, West Bengal, India		
<b>Date of Birth/Age :</b>	04.10.1968		
<b>Qualification :</b>	CA		
<b>Date of Appointment :</b>	26.02.2015		
<b>DIN No.:</b>	01183483		
<b>PAN No.:</b>	ADAPB8294Q		
<b>Other Directorship:</b>			
	<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>
	U93000WB2014NPL199328	INDIAN TEA EXPORTERS ASSOCIATION	06/01/2014
			-
<b>Name :</b>	Mr. Ravi Kumar Garg		
<b>Designation :</b>	Director		
<b>Address :</b>	28, Ashok Garh (West), Flat No. – 9, Kolkata – 700108, West Bengal, India		
<b>Date of Birth/Age :</b>	28.09.1970		
<b>Qualification :</b>	CA, CWA		
<b>Date of Appointment :</b>	30.09.2016		
<b>PAN No.:</b>	ADZPG6396B		
<b>DIN No.:</b>	06890552		
<b>Name :</b>	Mr. Rajat Chitlangia		
<b>Designation :</b>	Director		
<b>Address :</b>	F - 407, Ganapati Paradise, A - 11, Central Spine, Vidhya Dhar Nagar, Jaipur – 302023, Rajasthan, India		
<b>Date of Birth/Age :</b>	26.10.1973		
<b>Qualification :</b>	CA		
<b>Date of Appointment :</b>	30.09.2016		
<b>PAN No.:</b>	ACEPC0500H		
<b>DIN No.:</b>	07119294		

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Babulal Bothra
<b>Designation :</b>	Chief Executive Officer
<b>Address :</b>	45, Suhasini Ganguli Sarani, 3rd Floor, P.O. - Bhowanipore, Kolkata – 700025, West Bengal, India
<b>Date of Birth/Age :</b>	04.10.1968
<b>Date of Appointment :</b>	05.07.2017
<b>PAN No.:</b>	ADAPB8294Q
<b>Name :</b>	Mr. Sunil Khosala
<b>Designation :</b>	Assistant General Manager

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**MAJOR SHAREHOLDERS**

**AS ON 31.03.2017**

Names of Shareholders	No. of Shares
Swiss Singapore Overseas Enterprises Pte. Limited, Singapore	134174
B. L Ajmera (Nominee Shareholder of Swiss Singapore Overseas Pte. Limited, Singapore)	1
<b>Total</b>	<b>134175</b>

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

**AS ON 06.07.2017**

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	0.0007453
Promoters [Bodies corporate]	99.9992547
<b>Total</b>	<b>100.00</b>

**Share holding pattern**

■ Promoters [Individual/Hindu Undivided Family (Indian)]      ■ Promoters [Bodies corporate]

0.0007453



99.9992547

**BUSINESS DETAILS**

**Line of Business :**

The company is engaged in the Business of International Trading of bulk Commodities. The Company Sources Commodities like Tea, Iron ore, Mill Scale from India for Exporting them to Customers across various parts of the Globe and Imports Commodities like Coal, Iron oxide pellets, Iron ore lumps, pulses, petro products like Naphtha, Furnace Oil, Gas Oil etc. (Registered Activity and also Confirmed by management)

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Products / Services :	Name and Description of main products / services	ITC Code
	Coal	99611911
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>		
<b>Products :</b>	<ul style="list-style-type: none"> <li>• Tea</li> <li>• Iron Ore</li> <li>• Coal</li> <li>• Iron Oxide Pellets</li> <li>• Iron Ore Lumps</li> <li>• Pulses</li> <li>• Petro Products</li> </ul>	
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• Asian Countries</li> <li>• European Countries</li> <li>• United States of America</li> <li>• Middle East Countries</li> <li>• South East Countries</li> <li>• Far East Countries etc.</li> </ul>	
<b>Imports :</b>		
<b>Products :</b>	<ul style="list-style-type: none"> <li>• Tea</li> <li>• Iron Ore</li> <li>• Coal</li> <li>• Iron Oxide Pellets</li> <li>• Iron Ore Lumps</li> <li>• Pulses</li> <li>• Petro Products</li> </ul>	
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• China</li> <li>• Indonesia</li> <li>• South Africa</li> <li>• United States of America etc.</li> </ul>	
<b>Terms :</b>		
<b>Selling :</b>	L/C, Cheque and Credit (30/60 Days)	
<b>Purchasing :</b>	L/C, Cheque and Credit (30/60 Days)	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

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<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 and 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>	100 (Approximately)		
<b>Bankers :</b>	<b>Banker Name :</b>	HDFC Bank Limited	
	<b>Branch :</b>	Delhi, 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>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
		<b>INR In Million</b>	<b>INR In Million</b>
	<b>SHORT TERM BORROWINGS</b>		
	Loans repayable on demand from banks	189.244	0.000
	Other loans and advances	2.567	4.848
<b>Total</b>	<b>191.811</b>	<b>4.848</b>	
<b>Auditors :</b>	<b>Name :</b>	Khimji Kunverji and Company Chartered Accountants	
	<b>Address :</b>	Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013, Maharashtra, India	

<b>Income-tax PAN of auditor or auditor's firm :</b>	AAAFK1142M
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Holding Company :</b>	<ul style="list-style-type: none"> <li>Swiss Singapore Overseas Enterprises Pte. Limited, Singapore</li> </ul>
<b>Subsidiary Company :</b>	<ul style="list-style-type: none"> <li>Swiss Singapore Logistics Private Limited (U74120GJ2015PTC083000)</li> </ul>
<b>Fellow Subsidiaries :</b>	<ul style="list-style-type: none"> <li>Myanmar Swiss Singapore Company Limited</li> <li>Swiss Singapore Overseas Enterprises Pte. Limited CI</li> <li>Swiss Singapore Canada Pte Limited</li> <li>PT Swiss Niaga International</li> <li>Swiss Singapore (Shanghai) Trading Co. Limited</li> <li>Swiss Benin SARL</li> <li>Swiss Singapore Middle East FZE</li> <li>SSOE (Kenya) Limited</li> <li>Swiss Vietnam International Company Limited</li> <li>SS Overseas Ent. Nigeria Limited</li> <li>Swiss Singapore (Bangladesh) Limited</li> <li>Swiss Singapore Overseas Ent (Ghana) Limited</li> </ul>

**CAPITAL STRUCTURE**

**AS ON 06.07.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
5000000	Equity Shares	INR 10/- each	INR 50.000 Million

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

No. of Shares	Type	Value	Amount
134175	Equity Shares	INR 10/- each	INR 1.342 Million

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**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	1.342	1.342	1.342
(b) Reserves and Surplus	244.397	114.686	(11.652)
(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>245.739</b>	<b>116.028</b>	<b>(10.310)</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	599.924	599.924	599.924
(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	10.657	15.020	14.573
<b>Total Non-current Liabilities (3)</b>	<b>610.581</b>	<b>614.944</b>	<b>614.497</b>
(4) Current Liabilities			
(a) Short-term borrowings	191.811	4.848	104.132
(b) Trade payables	6474.580	2723.347	2166.300
(c) Other current liabilities	511.691	340.423	211.552
(d) Short-term provisions	42.353	3.417	4.432
<b>Total Current Liabilities (4)</b>	<b>7220.435</b>	<b>3072.035</b>	<b>2486.416</b>
<b>TOTAL</b>	<b>8076.755</b>	<b>3803.007</b>	<b>3090.603</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	49.889	26.028	23.681
(ii) Intangible Assets	0.711	1.291	0.258
(iii) Tangible assets 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	0.100	0.100	0.000
(c) Deferred tax assets (net)	33.308	5.301	4.179
(d) Long-term loans and advances	26.192	48.389	30.727
(e) Other Non-current assets	0.446	0.880	0.815
<b>Total Non-Current Assets</b>	<b>110.646</b>	<b>81.989</b>	<b>59.660</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	30.000
(b) Inventories	5553.775	2644.943	1626.297
(c) Trade receivables	2236.807	958.914	1235.822
(d) Cash and bank balances	63.082	12.779	1.657
(e) Short-term loans and advances	109.485	99.525	135.930
(f) Other current assets	2.960	4.857	1.237
<b>Total Current Assets</b>	<b>7966.109</b>	<b>3721.018</b>	<b>3030.943</b>
<b>TOTAL</b>	<b>8076.755</b>	<b>3803.007</b>	<b>3090.603</b>

**PROFIT & LOSS ACCOUNT (STANDALONE)**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
<b>SALES</b>			
Revenue from operations	19889.848	14049.317	12000.820
Other Income	297.004	154.311	124.517
<b>TOTAL</b>	<b>20186.852</b>	<b>14203.628</b>	<b>12125.337</b>
<b>Less EXPENSES</b>			
Cost of Materials Consumed	813.928	910.337	608.286
Purchases of Stock-in-Trade	20801.867	13151.058	11493.885
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(2409.704)	(802.772)	(613.562)
Employee benefit expense	112.437	117.342	93.924
CSR expenditure	0.495	0.000	0.000
Other expenses	600.167	598.865	529.329
<b>TOTAL</b>	<b>19919.190</b>	<b>13974.830</b>	<b>12111.862</b>
<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>267.662</b>	<b>228.798</b>	<b>13.475</b>
<b>Less FINANCIAL EXPENSES</b>	60.273	65.011	75.334
<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>207.389</b>	<b>163.787</b>	<b>(61.859)</b>
<b>Less DEPRECIATION/ AMORTISATION</b>	8.404	6.999	4.101
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>198.985</b>	<b>156.788</b>	<b>(65.960)</b>
<b>Less TAX</b>	69.275	30.449	(0.986)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>129.710</b>	<b>126.339</b>	<b>(64.974)</b>

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<b>EARNINGS IN FOREIGN CURRENCY</b>				
Export of goods calculated on F.O.B. basis	890.019	980.771	977.968	
Income from support services	54.679	83.613	0.000	
Interest Income against early payment	14.486	5.302	0.000	
<b>TOTAL EARNINGS</b>	<b>959.184</b>	<b>1069.686</b>	<b>977.968</b>	
<b>IMPORTS</b>				
Trading Goods	20023.532	12496.208	14658.828	
Capital Goods	0.000	20.807	0.000	
Raw Material	36.587	56.991	39.713	
Others	8.895	4.354	2.239	
<b>TOTAL IMPORTS</b>	<b>20069.014</b>	<b>12578.360</b>	<b>14700.780</b>	
<b>Earnings / (Loss) Per Share (INR)</b>	<b>967.00</b>	<b>942.00</b>	<b>484.25</b>	

Particulars			<b>31.03.2018</b>
Sales Turnover (Approximately)			40504.214
			(Due to Business Growth)

The above information has been parted by Mr. Sunil Khosala (Assistant General Manager)

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	(56.352)	113.008	(109.481)
Net cash flows from (used in) operating activities	(47.019)	114.662	(115.943)

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	41.05	24.91	37.59
Account Receivables Turnover (Income / Sundry Debtors)	8.89	14.65	9.71
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	109.33	70.69	65.34

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Inventory Turnover (Operating Income / Inventories)	0.05	0.09	0.01
Asset Turnover (Operating Income / Net Fixed Assets)	5.29	8.38	0.56

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.97	0.97	1.00
Debt Equity Ratio (Total Liability / Networth)	3.22	5.21	(68.29)
Current Liabilities to Networth (Current Liabilities / Net Worth)	29.38	26.48	(241.17)
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.21	0.24	(2.32)
Interest Coverage Ratio (PBIT / Financial Charges)	4.44	3.52	0.18

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales (PAT / Sales) * 100	%	0.65	0.90	(0.54)
Return on Total Assets (PAT / Total Assets) * 100	%	1.61	3.32	(2.10)
Return on Investment (ROI) (PAT / Networth) * 100	%	52.78	108.89	630.20

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.10	1.21	1.22
Quick Ratio (Current Assets – Inventories) / Current Liabilities)	0.33	0.35	0.56
G-Score Ratio Financial (Networth / Total Assets)	0.03	0.03	0.00

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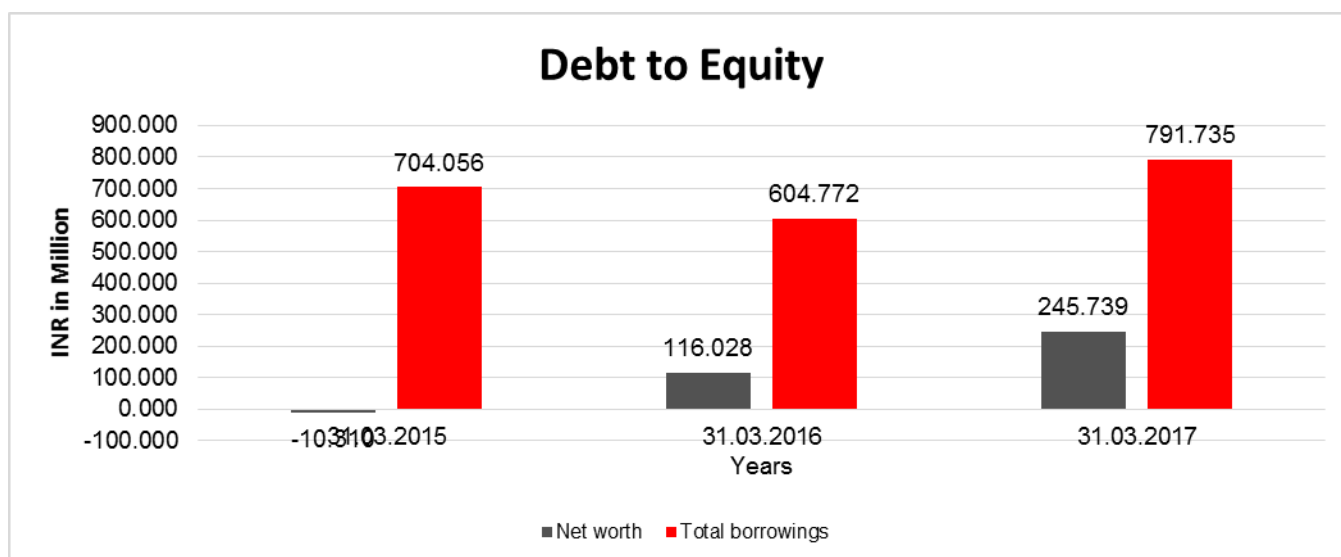
G-Score Ratio Debt (Debts / Equity Capital)	589.97	450.65	524.63
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.10	1.21	1.22

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

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

**DEBT EQUITY RATIO**

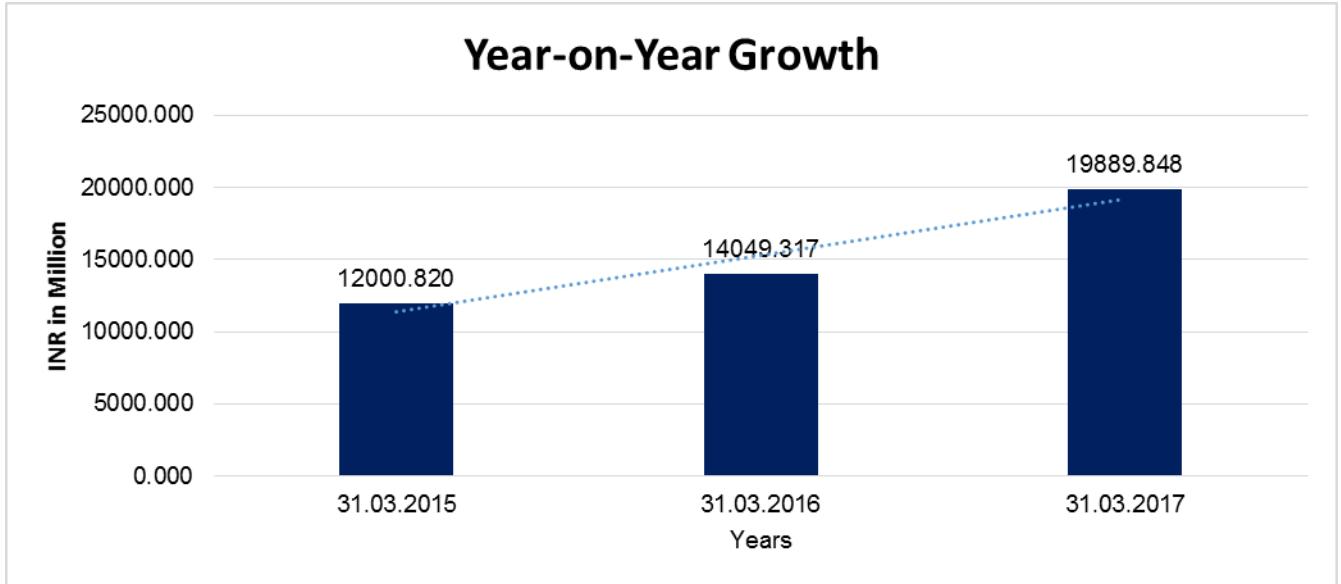
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.342	1.342	1.342
Reserves & Surplus	(11.652)	114.686	244.397
<b>Net worth</b>	<b>(10.310)</b>	<b>116.028</b>	<b>245.739</b>
Long Term borrowings	599.924	599.924	599.924
Short Term borrowings	104.132	4.848	191.811
<b>Total borrowings</b>	<b>704.056</b>	<b>604.772</b>	<b>791.735</b>
<b>Debt/Equity ratio</b>	<b>(68.289)</b>	<b>5.212</b>	<b>3.222</b>



**YEAR-ON-YEAR GROWTH**

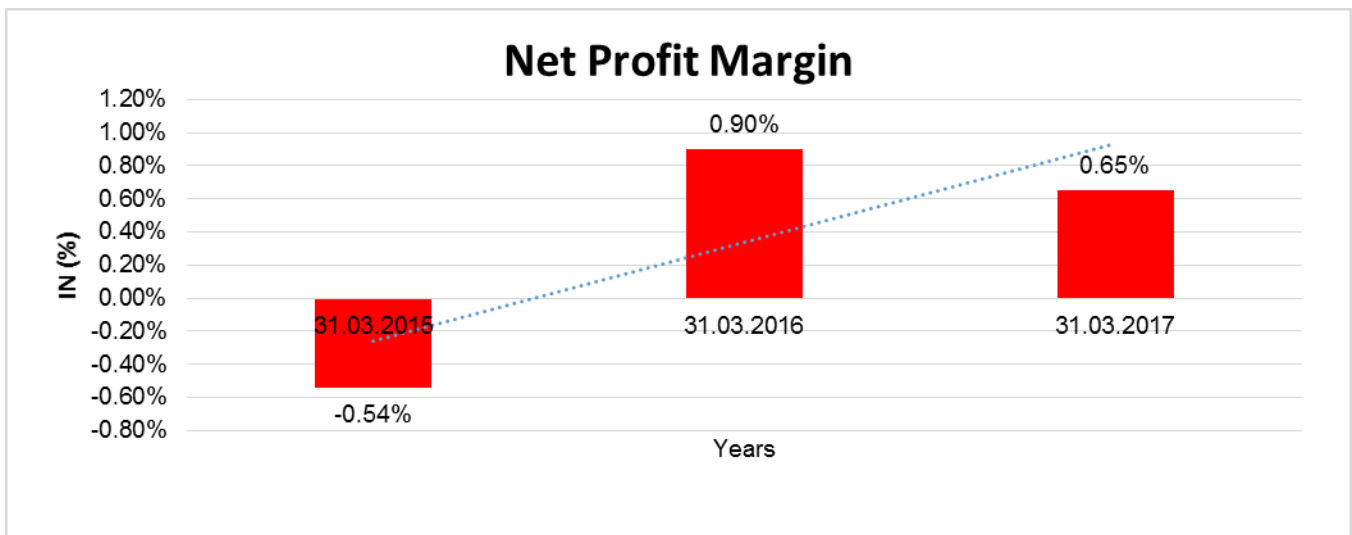
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	12000.820	14049.317	19889.848
		<b>17.070</b>	<b>41.572</b>

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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	12000.820	14049.317	19889.848
Profit/(Loss)	(64.974)	126.339	129.710
	<b>(0.54%)</b>	<b>0.90%</b>	<b>0.65%</b>



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**ABRIDGED BALANCE SHEET (CONSOLIDATED)**

SOURCES OF FUNDS		31.03.2017	31.03.2016
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital		1.342	1.342
(b) Reserves and Surplus		313.196	128.671
(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>314.538</b>	<b>130.013</b>
(3) Non-Current Liabilities			
(a) long-term borrowings		599.924	599.924
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long-term liabilities		0.000	0.000
(d) long-term provisions		10.658	15.020
<b>Total Non-current Liabilities (3)</b>		<b>610.582</b>	<b>614.944</b>
(4) Current Liabilities			
(a) Short-term borrowings		191.811	4.848
(b) Trade payables		6531.990	2795.708
(c) Other current liabilities		527.212	275.849
(d) Short-term provisions		30.598	1.005
<b>Total Current Liabilities (4)</b>		<b>7281.611</b>	<b>3077.410</b>
<b>TOTAL</b>		<b>8206.731</b>	<b>3822.367</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		50.416	27.033
(ii) Intangible Assets		0.712	1.291
(iii) Tangible assets 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)		33.671	5.294
(d) Long-term loans and advances		26.352	48.549
(e) Other Non-current assets		0.446	0.880
<b>Total Non-Current Assets</b>		<b>111.597</b>	<b>83.047</b>
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		5553.775	2644.943
(c) Trade receivables		2347.180	965.401

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(d) Cash and bank balances		79.598	24.425
(e) Short-term loans and advances		111.621	99.694
(f) Other current assets		2.960	4.857
<b>Total Current Assets</b>		<b>8095.134</b>	<b>3739.320</b>
<b>TOTAL</b>		<b>8206.731</b>	<b>3822.367</b>

**PROFIT & LOSS ACCOUNT (CONSOLIDATED)**

	PARTICULARS	31.03.2017	31.03.2016
	<b>SALES</b>		
	Revenue from operations	20440.168	14113.616
	Other Income	291.555	148.800
	<b>TOTAL</b>	<b>20731.723</b>	<b>14262.416</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Materials Consumed	1376.726	969.261
	Purchases of Stock-in-Trade	20801.867	13151.058
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(2409.705)	(802.772)
	Employee benefit expense	112.437	117.342
	CSR expenditure	0.931	0.000
	Other expenses	499.378	577.831
	<b>TOTAL</b>	<b>20381.634</b>	<b>14012.720</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>350.089</b>	<b>249.696</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	60.331	65.011
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>289.758</b>	<b>184.685</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	8.882	7.000
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>280.876</b>	<b>177.685</b>
<b>Less</b>	<b>TAX</b>	96.351	37.361
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>184.525</b>	<b>140.324</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>1375.00</b>	<b>1046.00</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	Yes
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 four years	Yes
27	Reasons for variation <> 20%	Yes
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	Yes
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

**GENERAL INFORMATION**

The company is a wholly owned Subsidiary of Swiss Singapore Overseas Pte. Limited. The company is engaged in the Business of International Trading of bulk Commodities. The Company Sources Commodities like Tea, Iron

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ore, Mill Scale from India for Exporting them to Customers across various parts of the Globe and Imports Commodities like Coal, Iron oxide pellets, Iron ore lumps, pulses, petro products like Naphtha, Furnace Oil, Gas Oil etc. for sales to customers in India.

**PERFORMANCE REVIEW**

During the year, the company has witnessed strong growth in some of the products while a downfall in few. With the pragmatic approach, organizational agility, customer centricity and ability to cop up with global challenges efficiently being faced in commodity market, the company witnessed the PBT of INR 198.900 million with increase of 58%.

On standalone basis aggregate sales volume increased 18% from 2.9MMT to 3.4MMT. The Company's Standalone revenue stood at INR 20186.800 million vis-a-vis INR 14203.600 million in previous year which accounts for rise of 42%. Coal has contributed highest in the revenue of the company accounting for approx. 62% of the revenue.

**UNSECURED LOANS:**

PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
<b>LONG TERM BORROWINGS</b>		
Fully convertible debentures others	599.924	599.924
<b>Total</b>	<b>599.924</b>	<b>599.924</b>

**INDEX OF CHARGES:**

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	B9858 2927	104828 22	HDFC Bank Limited	14/02/2014	-	-	500000000.0	HDFC Bank House Senapati Bapat Marg Lower Parel West, Mumbai 400013, Maharashtra, India

**FIXED ASSETS:**

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Office Equipment
- Computer
- 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 71.72
UK Pound	1	INR 95.77
Euro	1	INR 85.54

**INFORMATION DETAILS**

Information Gathered by :	JIR
Analysis Done by :	PRY
Report Prepared by :	JYTK

**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)