

MIRA INFORM REPORT

Report No. :	532503
Report Date :	29.09.2018

IDENTIFICATION DETAILS

Name :	SANJAY COMMERCIAL COMPANY
Registered Office :	FMC Fortuna Building, B-1, 5 th Floor, 234/3A, A.J.C. Bose Road, Kolkata – 700020, West Bengal
Tel. No.:	91-33-30580111
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	1968
Capital Investment:	INR 123.898 Million
IEC No.: [Import-Export Code No.]	0206006781
PAN No.: [Permanent Account No.]	ABFFS3792P
GSTN : [Goods & Service Tax Registration No.]	19ABFFS3792P1Z8
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Trader, Exporter and Supplier of Non-Ferrous, Minor Metal and Ferro Alloys. (Confirmed by Management)
No. of Employees :	15 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : A

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Good
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Sanjay Commercial Company trades in ferrous and non-ferrous metals and alloys. The concern was started in the year 1968 and is based in Kolkata, West Bengal. It is an established partnership concern having good track record.</p> <p>For the financial year ended 2018, the concern has achieved healthy operational revenue and has reported profit margin at 1.58% (approx.)</p> <p>The concern possesses sound financial profile marked by healthy capital base along with comfortable debt level of the concern.</p> <p>The concern also derives strength from its long standing track record of business operation.</p> <p>Further, banker "ICICI Bank Limited" is satisfied with concerns banking transaction.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments.</p> <p>The concern 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 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

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High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL
Rating	Long term rating: BBB-
Rating Explanation	Moderate degree of safety and moderate credit risk.
Date	30.08.2018

Rating Agency Name	CRISIL
Rating	Short term rating: A3
Rating Explanation	Moderate degree of safety and higher credit risk.
Date	30.08.2018

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 29.09.2018

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

Name :	Mr. Sanjay Bijay Singh Kothari
Designation :	Partner
Contact No.:	91-9830021085
Date :	28.09.2018

LOCATIONS

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Registered Office / Head office:	FMC Fortuna Building, B-1, 5 th Floor, 234/3A, A.J.C. Bose Road, Kolkata – 700020, West Bengal, India
Tel. No.:	91-33-30580111 to 15 /30022663 to 72
Mobile No.:	91-9830021084 (Mr. Bijay Singh Kothari) 91-9830021085/9830321086 (Mr. Sanjay Bijay Singh Kothari)
Fax No.:	91-33-22870285
E-Mail :	sales@sanjaycommercialco.com purchase@sanjaycommercialco.com director@sanjaycommercialco.com account@sanjaycommercialco.com sanjaycommercialco@gmail.com (alternet ID)
Website :	http://www.sanjaycommercialco.com
Area :	1500 Sq. Ft.
Location :	Owned
Locality :	Commercial
Warehouse 1:	Srijan Industrial Logistic Park, NH6, Bombay Road, Part A, Block –B, Unit 2, Ground Floor, Andul Mouri, Howrah – 711302, West Bengal
Warehouse 2:	D193, Trenching Ground Road, Moila Depot Bus Stop, Kolkata – 700024, West Bengal, India

PARTNERS

Name :	Mr. Bijay Singh Hansraj Kothari
Designation :	Partner
Address:	Satyam Tower, Priyam Building, 3, Alipur Road, Kolkata – 700027, West Bengal, India
Name :	Mr. Sanjay Bijay Singh Kothari
Designation :	Partner
Address:	Satyam Tower, Priyam Building, 3, Alipur Road, Kolkata – 700027, West Bengal, India

BUSINESS DETAILS

Line of Business :	Trader, Exporter and Supplier of Non-Ferrous, Minor Metal and Ferro Alloys. (Confirmed by Management)
Products:	<ul style="list-style-type: none"> • Non-Ferrous • Minor Metal • Ferro Alloys
Brand Names :	Not Available

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Agencies Held :	Not Available
Exports :	
Products :	<ul style="list-style-type: none"> • Non-Ferrous • Minor Metal • Ferro Alloys
Countries :	<ul style="list-style-type: none"> • China • Dubai
Imports :	
Products :	Raw Material
Countries :	<ul style="list-style-type: none"> • Russia • Brazil • United States of America
Terms :	
Selling :	L/C, Cheque and NEFT
Purchasing :	L/C, Cheque and NEFT

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Affiatus Trading Private Limited • Akshit Enterprises Private Limited • Bharat Roll Industries Private Limited • Ceramics India • DRK Ispat Private Limited • Gpt Castings Limited • K K Steel Private Limited • Kothari Metals Limited • Usha Martin Limited 														
Customers :	<p>End Users</p> <table border="1"> <tr> <td>Reference :</td> <td>Not Divulged</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	Not Divulged	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--
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Name of the Person :	--														
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Experience :	--														
Remark:	--														
No. of Employees :	15 (Approximately)														
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>ICICI Bank Limited</td> </tr> </table>	Banker Name :	ICICI Bank Limited												
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	Branch :	R N Mukherjee Road, Kolkata – 700001, West Bengal, India
	Person Name (With Designation) :	Mr. Aniruddha Mundra (Accounts Manager)
	Contact Number :	91-7389944398
	Name of Account Holder :	Sanjay Commercial Company
	Account Number :	000605029060
	Account Since (Date/Year of Account Opening) :	2.5 years
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Current Account
	Account Operation :	Satisfactory
	Remark :	Mr. Aniruddha Mundra (Accounts Manager), gave positive feedback about subject company and they are satisfied with the transactions of subject.

Auditors :	
Name :	Nahata Nahata and Associates Chartered Accountants
Address :	8, Sailo Kumar Mukherjee Road, 1 st Floor, Howrah – 711101, West Bengal, India
Mobile No.:	91-9477554577/9433140027/9432582860
Email:	alka.nahata@yahoo.co.in deepak1908@rediffmail.com
Membership No.:	066649
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

AS ON 31.03.2018

PARTICULARS	INR IN MILLION	
Bijay Singh Hansraj Kothari		
Opening Balance	39.449	
Add:	0	
Share of Profit	14.094	
Commission	4.550	
Contribution	5.300	
Interest	4.712	
Salary from firm	0.600	
Less: Withdrawals during the year	9.848	
Adjustment for income tax of earlier years	0.358	
		58.499
Sanjay Bijay Singh Kothari		
Opening Balance	43.565	
Add:		
Contribution	5.300	
Share of Profit	14.095	
Commission	4.550	
Interest	5.145	
Salary from firm	0.600	
Less: Withdrawals during the year	7.498	
Adjustment for income tax of earlier years	0.358	
		65.399
Total		123.898

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2018
EQUITY AND LIABILITIES			
1] Share Capital			123.898
2] Share Application Money			0.000
3] Reserves & Surplus			0.000
4] (Accumulated Losses)			0.000
NETWORTH			123.898
LOAN FUNDS			
1] Secured Loans			0.000
2] Unsecured Loans			225.370
TOTAL BORROWING			225.370
DEFERRED TAX LIABILITIES			0.000
TOTAL			349.268
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			3.550
Capital work-in-progress			0.000
INVESTMENT			0.000
DEFERRED TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			138.030
Sundry Debtors			103.853
Cash & Bank Balances			82.674
Other Current Assets			0.000
Loans & Advances			65.827
Total Current Assets			390.384
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			44.666
Other Current Liabilities			0.000
Provisions			0.000
Total Current Liabilities			44.666
Net Current Assets			345.718
MISCELLANEOUS EXPENSES			0.000

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TOTAL			349.268
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PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2018	
SALES			
	Income		1780.879
	Other Income		2.252
	TOTAL		1783.131
Less	EXPENSES		
	Cost of Goods Sold		1658.047
	Purchases of Stock-in-Trade		0.000
	Duties and Taxes		9.646
	Operating and Establishment Expenses		52.252
	Other expenses		
	TOTAL		1719.945
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		63.186
Less	FINANCIAL EXPENSES		34.472
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		28.714
Less/ Add	DEPRECIATION/ AMORTISATION		0.525
	PROFIT/ (LOSS) BEFORE TAX		28.189

Particulars	31.03.2017	31.03.2016
Sales Turnover (Approximately)	1600.000	1400.000

The above information has been parted by Mr. Sanjay Bijay Singh Kothari (Partner)

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

KEY RATIOS

EFFICIENCY RATIOS

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PARTICULARS			31.03.2018
Average Collection Days (Sundry Debtors / Income * 365 Days)			21.29
Account Receivables Turnover (Income / Sundry Debtors)			17.15
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			9.83
Inventory Turnover (Operating Income / Inventories)			0.46
Asset Turnover (Operating Income / Net Fixed Assets)			17.80

LEVERAGE RATIOS

PARTICULARS			31.03.2018
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.69
Debt Equity Ratio (Total Liability / Networth)			1.82
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.36
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.03
Interest Coverage Ratio (PBIT / Financial Charges)			1.83

PROFITABILITY RATIOS

PARTICULARS			31.03.2018
Net Profit Margin ((PAT / Sales) * 100)	%		1.58
Return on Total Assets ((PAT / Total Assets) * 100)	%		7.16
Return on Investment (ROI) ((PAT / Networth) * 100)	%		22.75

SOLVENCY RATIOS

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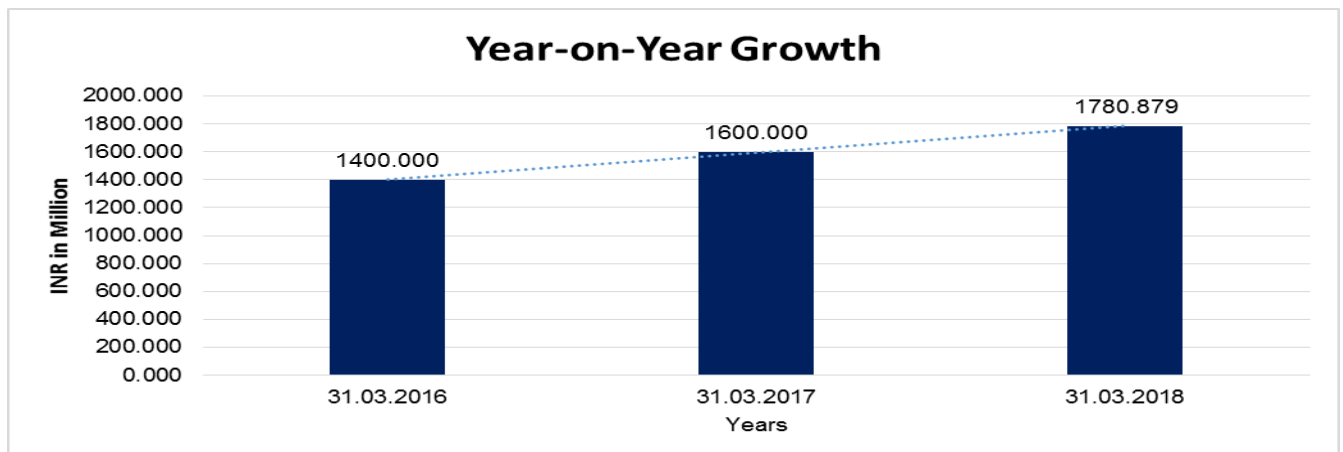
PARTICULARS			31.03.2018
Current Ratio (Current Assets / Current Liabilities)			8.74
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			5.65
G-Score Ratio Financial (Networth / Total Assets)			0.31
G-Score Ratio Debt (Debts / Equity Capital)			1.82
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			8.74

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
	INR In Million	INR In Million	INR In Million
Sales Turnover (Approximately)	1400.000	1600.000	1780.879
		14.286	11.305



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)

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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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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	No
18	Major suppliers	Yes
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	No
29	Profitability for last one year	Yes
30	Major shareholders, if available	No
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

UNSECURED LOANS

Particulars		31.03.2018 (IN IN Million)
Aditya Kumar Abhani		2.334
Astra Dealcom Private Limited		66.873
Bijay Singh Kothari - HUF		14.045
Lokesh Lodha		1.937
Pratibha Dugar		0.614
Preeti Abhani		0.363
Priyanka Agarwal		3.302
Rishabh Kothari		4.665
Rishav Commercial Co Private Limited		4.562
Sanjay Commercial Company Private Limited		20.041
Sanjay Kumar Kothari - HUF		3.953
Sensex Dealcom Private Limited		74.353
Sharmila Abhani		3.200
Shreya Lodha		1.848
Suman Kothari		8.394
Sushila Devi Kothari		13.178
Urmila Lodha		1.708
Total		225.370

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 72.52
UK Pound	1	INR 94.49
Euro	1	INR 84.27

INFORMATION DETAILS

Information Gathered by :	AKY
Analysis Done by :	DIV
Report Prepared by :	KVT

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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	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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