





### LOCATION - OFFICES / WORKS

**Works** : **XYZ,  
Address**

**Telephone No.** : **+91-1111111 / 111111**

**Fax No.** : **+91-1111111**

**Email Id** : **xxxxxx@xxxxxx.com; yyyyyy@xxxx.com**

### OFFICIAL COMPANY DATA

**Legal Form** : **Indian Private Limited Company**

**Listed / Unlisted** : **Listed / Unlisted**

**Corporate Identity Number (CIN)** : **U11111TN1111PTC111111**

**ROC Code** : **State**

**Registration Date** : **Month DD, YYYY**

**Issuing Authority** : **Registrar of Companies (ROC)**

**BIFR Status** : **Xxxxxxx**

**Importer Exporter Code (IEC)** : **1111111111**

**Permanent Account No. (PAN)** : **AAAAA0000A**

**Tax Deduction Account Number (TAN)** : **MMMMM1111M**

**Tax Identification No. (TIN)** : **1111111111**

**Service Tax Registration No.** : **AAAAA1111AAA111**

**Authorized Capital** : **Rs. 30,000,000**

**Paid-up Capital** : **Rs. 30,000,000**



### NATURE OF BUSINESS

**Business Activity** : To carry on business of spinning of yarn out of natural fibres such as cotton, flax, hemp, jute, silk, wool, mohair, alpaca, vicuna, llama, cashmere, camel hair, all kinds such as viscose, cuprammonium, acetate, casein, ardil, alginate, nylons and doubling and multi-doubling of all kinds of yarn.

**Product Description** : Cotton Yarn

### BANKS & NON-BANKING FINANCIAL INSTITUTIONS

**Bankers** : Name of Bank  
Address  
  
Other Bank Name (If any)  
Address

### AUDITOR

**Name** : Mr. X.Y. ZZZZZZZZ  
Chartered Accountant

**Address** : 11, xxxxxxx Street,  
District,  
State - Pin Code

### COMPANY SECRETARY

**Name** : Mr. X. YZZZZZ  
Company Secretary

**Address** : 2, xxxxxxxxxx,  
District,  
State - Pin Code



## BOARD OF DIRECTORS

**Name** : **Mrs. XXXXXXXXXXXXX**  
**Designation** : Director  
**Date of Birth (DOB)** : Month DD, YYYY  
**Date of Appointment (DOA)** : Month DD, YYYY  
**Nationality** : Indian  
**Address** : 111, xxxxx Street,  
District- Pin Code  
State

**Name** : **Mr. X. YYYYYYYYYY**  
**Designation** : Director  
**Date of Birth (DOB)** : Month DD, YYYY  
**Date of Appointment (DOA)** : Month DD, YYYY  
**Nationality** : Indian  
**Address** : xxxxx Street,  
District- Pin Code  
State

**Name** : **Mr. Y. Z. XXXXXX**  
**Designation** : Director  
**Date of Birth (DOB)** : Month DD, YYYY  
**Date of Appointment (DOA)** : Month DD, YYYY  
**Nationality** : Indian  
**Address** : 111, xxxxx Street,  
District- Pin Code  
State

**Name** : **Mr. A. BBBB**  
**Designation** : Director  
**Date of Birth (DOB)** : Month DD, YYYY  
**Date of Appointment (DOA)** : Month DD, YYYY  
**Nationality** : Indian  
**Address** : 111, xxxxx Street,  
District- Pin Code  
State



**Name** : **Mrs. X. YYYYY**  
**Designation** : Director  
**Date of Birth (DOB)** : Month DD, YYYY  
**Date of Appointment (DOA)** : Month DD, YYYY  
**Nationality** : Indian  
**Address** : 111, xxxxx Street,  
District- Pin Code  
State

### KEY EXECUTIVES / MANAGEMENT TEAM

**Name** : **Mr. XXXXX**  
**Designation** : **Director**

**Name** : **Mr. YYYYYY**  
**Designation** : **Director**

**Name** : **Mr. ZZZZZZZ**  
**Designation** : **Company Secretary**



### CAPITALIZATION STRUCTURE

**Authorized Capital:**

<u>No. of Shares</u>	<u>Type</u>	<u>Value</u>	<u>Amount</u>
300,000	Equity Shares	Rs. 100/- each.	<b>Rs. 30,000,000</b>

**GRAND TOTAL**

**Rs. 30,000,000**

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

300,000	Equity Shares	Rs. 100/- each.	<b>Rs. 30,000,000</b>
---------	---------------	-----------------	-----------------------

**GRAND TOTAL**

**Rs. 30,000,000**

### SHAREHOLDING PATTERN AS ON MONTH DD, YYYY

<u>Shareholders Name</u>	<u>No. of Equity Shares</u>
Mr. XXXXX	9,000
Mr. YYYYYY	138,000
Mr. ZZZZZZZ	27,000
Mrs. AAAAAA	27,000
Mrs. BBBBBB	27,000
Mrs. CCCCCC	72,000
<b>GRAND TOTAL</b>	<b>300,000</b>



## LOAN FUNDS & FACILITIES

	(Rupees in Million)	
	DD Month, YYYY	DD Month, YYYY
<b><u>SECURED LOANS</u></b>		
<b>Bank of XXXXX: (a)</b>		
Working Capital Facilities	203.45	230.88
Term Loans	227.88	234.04
	<b>431.33</b>	<b>464.92</b>
<b>Bank of YYYYY: (b)</b>		
Working Capital Facilities	50.77	29.99
Term Loans	87.36	98.30
	<b>138.13</b>	<b>128.29</b>
<b>UNIT-II (OE DIVISION)</b>		
<b>Bank of ZZZZZ (c)</b>		
Working Capital Facilities	63.48	16.35
Term Loans	140.43	101.07
	<b>203.91</b>	<b>117.42</b>
<b>TOTAL (a+b+c)</b>	<b><u>773.37</u></b>	<b><u>710.63</u></b>
<b><u>UNSECURED LOANS</u></b>		
<b>Demand Loan and Vehicle Loans (d)</b>	29.26	80.98
<b>From Shareholders and Directors (e)</b>	1.68	1.53
	<b>30.94</b>	<b>82.51</b>
<b>UNIT-II (OE DIVISION)</b>		
<b>Vehicle Loans (f)</b>	0.73	1.15
	<b>0.73</b>	<b>1.15</b>
<b>TOTAL (d+e+f)</b>	<b><u>31.67</u></b>	<b><u>83.66</u></b>



## FINANCIAL RESULTS

	(Rupees in Million)	
	DD Month, YYYY	DD Month, YYYY
<b>Gross Turnover</b>	<b>854.76</b>	<b>821.72</b>
<b>Profit before Depreciation &amp; Interest</b>	<b>110.72</b>	<b>130.29</b>
Less-Depreciation	54.53	52.52
Less-Interest & Financial Charges	74.90	56.65
<b>Net Profit / (Loss) for the Year</b>	<b>(18.71)</b>	<b>21.12</b>
Add-Balance b/f from previous year	0.51	0.38
Add-Excess Provision for Taxation in earlier years Written Back	0.00	0.16
Less-Provision for Taxation	0.00	1.20
Provision for FBT	0.65	0.55
Deferred Tax Liability	0.00	5.40
<b>Profit/( Loss) After Tax</b>	<b>(18.85)</b>	<b>14.51</b>
Less-T/f to General Reserve	0.00	14.00
<b>Balance C/f to Balance Sheet</b>	<b>(18.85)</b>	<b>0.51</b>

## BALANCE SHEET AS AT DD Month, YYYY

	(Rupees in Million)	
	DD Month, YYYY	DD Month, YYYY
<b><u>SOURCES OF FUNDS</u></b>		
Share Capital	30.00	30.00
Reserves & Surplus	157.96	176.50
Secured Loans	773.37	710.63
Unsecured Loans	31.67	83.66
<b>Total Liabilities</b>	<b><u>993.00</u></b>	<b><u>1,000.79</u></b>
<b><u>APPLICATION OF FUNDS</u></b>		
Gross Block	896.74	787.11
Less: Depreciation	195.25	142.97
<b>Net Block (a)</b>	<b>701.49</b>	<b>644.14</b>
<b>Investments (b)</b>	<b>10.90</b>	<b>10.90</b>
<i>Current Assets, Loan and Advances</i>		
Inventories	156.42	166.33
Sundry Debtors	134.49	137.56
Cash And Bank Balances	4.58	15.94
Loans and Advances	77.07	135.06
	<b>372.56</b>	<b>454.89</b>
<i>Less : Current Liabilities &amp; Provisions</i>		
Current Liabilities	91.95	109.14
	<b>91.95</b>	<b>109.14</b>
<b>Net Current Assets ©</b>	<b>280.61</b>	<b>345.75</b>
<b>Total Assets (a+b+c)</b>	<b><u>993.00</u></b>	<b><u>1,000.79</u></b>



### KEY FINANCIAL RATIO

	DD Month, YYYY	DD Month, YYYY
<b>PAT / Gross Turnover</b>	-2.21	0.06
<b>PBT / Gross Turnover</b>	-2.19	2.57
<b>Return on Capital Employed PBT/Total Assets</b>	-1.72	1.90
<b>Return on Investment (ROI) (PBT/Net worth)</b>	-0.10	0.10
<b>Debt Equity Ratio (Loan Liability/Net worth)</b>	4.28	3.85
<b>Current Ratio (Current Asset/Current Liability)</b>	4.05	4.17

Sample Report



### LITIGATION SEARCH (LAST 3 YEARS)

<u>Party Name</u>	<u>Supreme Court of India</u>	<u>High Court of (Chennai) Madras</u>
M/s. XXXX XXXX Private Limited	No record found	No record found

### ADVERSE MEDIA SEARCH (LAST 3 YEARS)

<u>News Paper</u>	<u>Status</u>
Times of India	No record found
Indian Express	No record found
The Hindu	No record found
Dinakaran	No record found

### FURTHER INFORMATION

#### Generic Name of Principal Product of the company are:-

<u>Product Description</u>	<u>Item Code No. (ITC Code)</u>
Cotton Yarn	5205

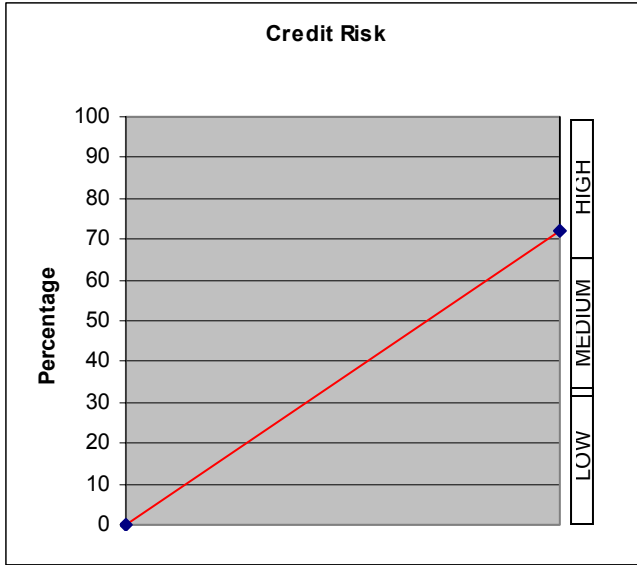
#### Performance:-

The Gross Turnover is marginally higher at Rs. 854.76 million as against the turnover of Rs. 821.72 million in the earlier year. The Price of raw material has associated but the unit price realization of yarn has not improved correspondingly. Hence the margins have shrunk and the profitability had suffered.

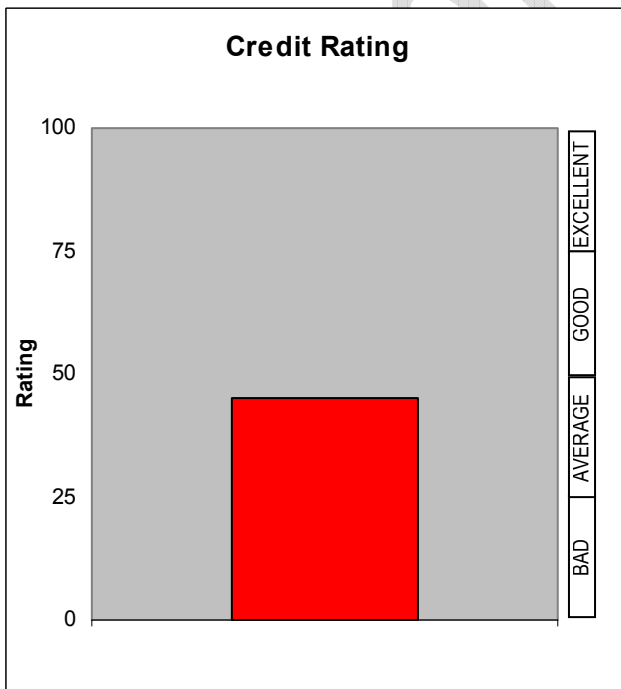
**(Source:-Director's Report.)**

**CREDIT EVALUATION**

**Risk Index : HIGH**  
**Points Allocated : 72**



**Rating : AVERAGE**  
**Points Allocated : 45**





**MNS's Credit risk assessment is assessed on the basis of following key Parameters by assigning the weightages.**

**These Parameters include:**

- |   |   |  |
|---|---|--|
| <b>1. Financials Status particularly various Ratios</b> | <b>6. Litigation</b>                      | <b>11. Years in business &amp; Co history</b>        |
| <b>2. Industry Group</b>                                | <b>7. Scale of operation</b>              | <b>12. Professional/ Family owned company</b>        |
| <b>3. Management</b>                                    | <b>8. Trade references and reputation</b> | <b>13. Dealing with Banks/Financial Institutions</b> |
| <b>4. Assets</b>  | <b>9. Industry sector &amp; Trends</b>    |  |
| <b>5. Profitability / Cash flow</b>                     | <b>10. Liability</b>                      |  |

### **CREDIT RECOMMENDATION**

Business dealings subject to taking sufficient precautions recommended.

### **END OF REPORT**

**This report, based on reliable reported information and prepared with utmost care, is given without any specific objective of the person using it. MNS does not at all accept any direct/ consequential loss arising from this report.**