

## MIRA INFORM REPORT

Report No. :	522994
Report Date :	02.08.2018

### IDENTIFICATION DETAILS

Name :	PAARICHEM RESOURCES LLP
Formerly Known As :	PAARICHEM RESOURCES PRIVATE LIMITED
Registered Office :	No. 711, 7 <sup>th</sup> Floor, Reena Complex Premises Co-Operative Housing Society, Ramdev Nagar, Opposite Vidyavihar Bus Depot, Vidyavihar [West], Mumbai - 400086, Maharashtra
Tel. No.:	91-22-66717450
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	27.08.2014
Total Obligation of Contribution:	INR 262.245 Million
LLPIN :	AAC-6369
IEC No.: [Import-Export Code No.]	0309010713
PAN No.: [Permanent Account No.]	AADHP0660A
GSTN : [Goods & Service Tax Registration No.]	27AADHP0660A1ZO
Legal Form :	Limited Liability Partnership
Line of Business :	Wholesaler, trader and commission trade, except of motor vehicles and motorcycles. [Registered Activity]
No. of Employees :	Information denied by the management

### RATING & COMMENTS

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

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

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a limited liability partnership firm started in the year 2014 and it is having satisfactory track records.</p> <p>For the financial year 2017, the firm has healthily increased in its revenue from operations as compared to previous year and maintained average profit margin of 1.97%.</p> <p>Rating takes into consideration firm's sound financial risk profile along with healthy capital base and low debt balance sheet.</p> <p>Further, ratings derive strength from its healthy improvement in its revenue as well as profitability profile during the year.</p> <p>Trade relations are fair. Business is active. Payments are seems to be usually correct.</p> <p>In view of the aforesaid, the firm can be considering for business dealings at usual trade terms and conditions.</p> <p>Note: as per our data base records and investigation, we could find that subject was established as a proprietorship firm during 2010, but later it got converted to private limited company on 21.08.2013 again on 27.08.2014 subject got converted to limited liability partnership firm.</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.

**EXTERNAL AGENCY RATING**

<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**

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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 02.08.2018

**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 DENIED**

**MANAGEMENT NON-COOPERATIVE (91-22-66717450)**

**LOCATIONS**

<b>Registered Office :</b>	No. 711, 7 <sup>th</sup> Floor, Reena Complex Premises Co-Operative Housing Society, Ramdev Nagar, Opposite Vidyavihar Bus Depot, Vidyavihar [West], Mumbai - 400086, Maharashtra, India
<b>Tel. No.:</b>	91-22-66717450/ 25156969
<b>Fax No.:</b>	91-22-66717454
<b>E-Mail :</b>	<a href="mailto:paarichem@gmail.com">paarichem@gmail.com</a>
<b>Website :</b>	<a href="http://www.paarichemresources.net">http://www.paarichemresources.net</a>
<b>Administrative Office :</b>	714-715, Reena Complex Premises Co-Operative Housing Society, Ramdev Nagar, Opposite Vidyavihar Bus Depot, Vidyavihar [West], Mumbai - 400086, Maharashtra, India
<b>Corporate Office :</b>	M1, Faize Qutbi, 375, Narshi Natha Street, Masjid Bunder, Mumbai - 400009, Maharashtra, India
<b>Tel. No.:</b>	91-22-66717450
<b>Fax No.:</b>	91-22-66717454

**PARTNERS**

**AS ON 31.03.2018**

<b>Name :</b>	Mr. Parimal Kantilal Doshi
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**PAARICHEM RESOURCES LLP - 522994 MIRA**

**PAGE NO. : 4**

<b>Designation :</b>	Designated Partner
<b>Address :</b>	503/504, Kaveri Building, Neelkanth Valley, Rajawadi, 7th Road, Ghatkopar (East), Mumbai - 400077, Maharashtra, India
<b>Date of Birth/Age :</b>	23.03.1962
<b>Date of Appointment :</b>	27.08.2014
<b>DPIN No.:</b>	00571951
<b>Name :</b>	Penil Parimal Doshi
<b>Designation :</b>	Designated Partner
<b>Address :</b>	503/504, Kaveri Building, Neelkanth Valley, Rajawadi, 7th Road, Ghatkopar (East), Mumbai - 400077, Maharashtra, India
<b>Date of Birth/Age :</b>	07.01.1991
<b>Date of Appointment :</b>	27.08.2014
<b>DPIN No.:</b>	06625636

**CONTRIBUTION DETAILS**

As on 31.03.2018

Names of Persons	INR in Million
Penil Parimal Doshi	0.050
Parimal Kantilal Doshi	0.050
<b>Total</b>	<b>0.100</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	Wholesaler, trader and commission trade, except of motor vehicles and motorcycles. [Registered Activity]
<b>Products :</b>	Not Available
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged
<b>Terms :</b>	Not Divulged

**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>	<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>	Information denied by the management	
<b>Bankers :</b>	<b>Banker Name</b>	Bank of Baroda
	<b>Branch Address</b>	Mandvi Branch, 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 Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	--
	<b>Account Operation</b>	--
<b>Remarks (If any)</b>	--	
<b>Auditors :</b>	<b>Name :</b>	Bimal R. Mehta and Associates Chartered Accountants
	<b>Address :</b>	314/315, Bhaveshwar Complex, Vidyavihar (West), Mumbai – 400086, Maharashtra, India
	<b>Memberships No :</b>	036733
	<b>Tel No:</b>	91-22-25101530/ 3640
	<b>Fax. No:</b>	91-22-25146772
	<b>E-Mail :</b>	<a href="mailto:bimal@bimalmehta.org">bimal@bimalmehta.org</a> <a href="mailto:info@bimalmehta.org">info@bimalmehta.org</a>
<b>Memberships :</b>	Not Available	

<b>Collaborators :</b>	Not Available
<b>Sister Concern :</b>	--

**CONTRIBUTION**

**As on 31.03.2017**

<b>Partners fixed capital</b>	<b>INR in Million</b>
Penil Parimal Doshi	0.050
Parimal Kantilal Doshi	0.050
<b>Total</b>	<b>0.100</b>

<b>Partners Current Capital</b>	<b>INR in Million</b>
Penil Parimal Doshi	71.495
Parimal Kantilal Doshi	190.650
<b>Total</b>	<b>262.145</b>

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>I. LIABILITIES</b>			
1] Partner Capital			
(a) Partners Fixed Capital Account	0.100	0.100	0.100
(b) Partners Current Capital Account	262.145	213.367	0.398
2] Reserves & Surplus	(0.022)	(0.022)	(0.022)
3] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>262.223</b>	<b>213.445</b>	<b>0.476</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	86.546	34.688	0.000
<b>TOTAL LOANS</b>	<b>86.546</b>	<b>34.688</b>	<b>0.000</b>
<b>DEFERRED TAX LIABILITIES</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>TOTAL</b>	<b>348.769</b>	<b>248.133</b>	<b>0.476</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>	<b>0.958</b>	<b>0.166</b>	<b>0.000</b>
Capital work-in-progress	0.000	0.000	0.000
<b>INVESTMENT</b>	<b>50.180</b>	<b>45.180</b>	<b>0.000</b>
<b>DEFERRED TAX ASSETS</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	349.875	161.863	0.000
Sundry Debtors	554.531	75.888	0.000
Cash & Bank Balances	(143.670)	4.599	0.343
Other Current Assets	11.706	2.577	0.000
Loans & Advances, Deposit	0.000	0.000	0.150
<b>Total Current Assets</b>	<b>772.442</b>	<b>244.927</b>	<b>0.493</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	458.276	41.341	0.017
Current Liabilities and Provisions	16.535	0.799	0.000
<b>Total Current Liabilities</b>	<b>474.811</b>	<b>42.140</b>	<b>0.017</b>
<b>Net Current Assets</b>	<b>297.631</b>	<b>202.787</b>	<b>0.476</b>
<b>MISCELLANEOUS EXPENSES</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>

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<b>TOTAL</b>	<b>348.769</b>	<b>248.133</b>	<b>0.476</b>
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**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	2067.712	266.938	0.000
	Other Income	40.807	1.530	0.000
	<b>TOTAL</b>	<b>2108.519</b>	<b>268.468</b>	<b>0.000</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	2151.005	423.230	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(188.012)	(161.863)	0.000
	Direct Expenses	25.250	3.293	0.000
	Employees benefits expense	6.073	0.556	0.000
	Other expenses	14.718	1.134	0.062
	<b>TOTAL</b>	<b>2009.034</b>	<b>266.350</b>	<b>0.062</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	99.485	2.118	(0.062)
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	58.556	0.966	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	40.929	1.152	(0.062)
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.128	0.091	0.000
	<b>NET PROFIT</b>	<b>40.801</b>	<b>1.061</b>	<b>(0.062)</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>	97.89	103.77	0.00
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>	3.73	3.52	0.00
Average Payment Days <i>(Sundry Creditors / Purchases * 365 Days)</i>	77.76	35.65	0.00

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Inventory Turnover (Operating Income / Inventories)	0.28	0.01	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	103.85	12.76	0.00

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.68	0.26	0.03
Debt Equity Ratio (Total Liability / Networth)	0.33	0.16	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.14	0.36	0.04
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	1.70	2.19	0.00

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.97	0.40	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.95	0.37	(12.58)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	15.56	0.50	(13.03)

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.47	3.78	29.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.84	1.67	29.00
G-Score Ratio Financial (Networth / Total Assets)	0.32	0.74	0.97

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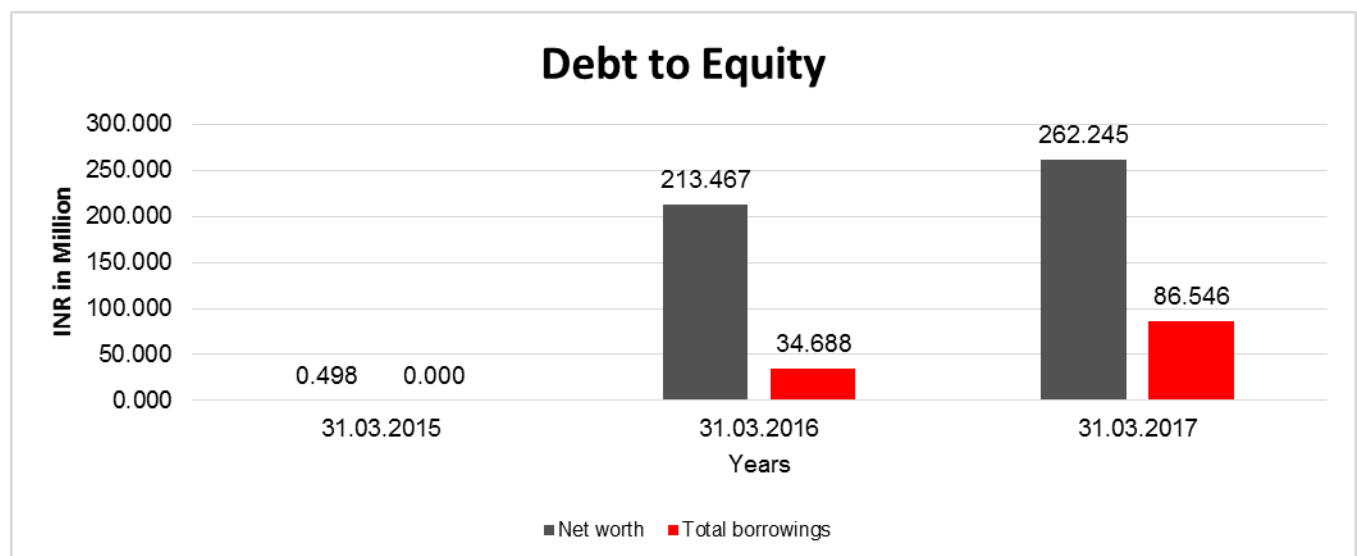
G-Score Ratio Debt (Debts / Equity Capital)	0.33	0.16	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.47	3.78	29.00

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**

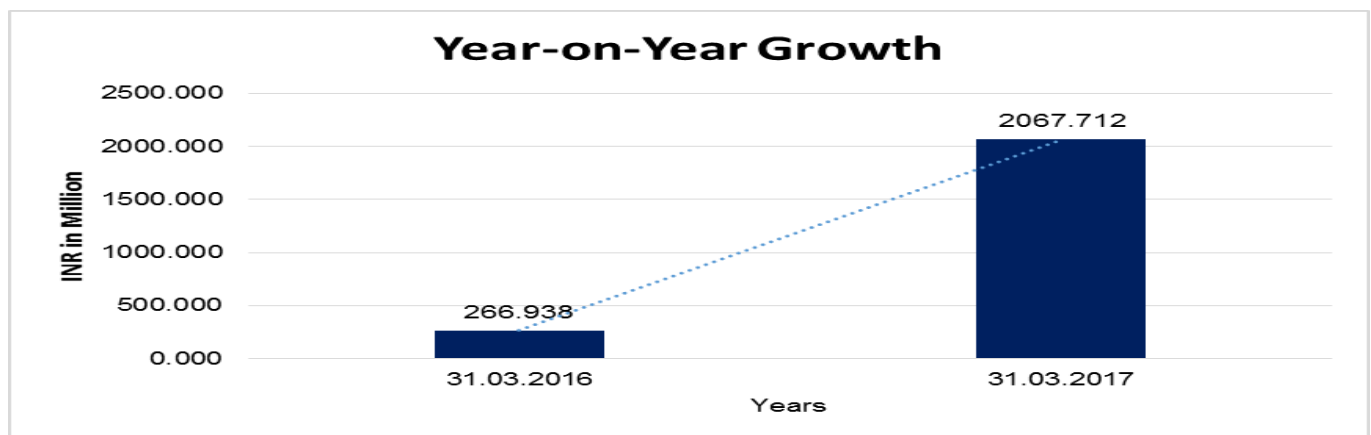
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Partners Fixed Capital Account	0.100	0.100	0.100
Partners Current Capital Account	0.398	213.367	262.145
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>0.498</b>	<b>213.467</b>	<b>262.245</b>
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.000	34.688	86.546
<b>Total Loans</b>	<b>0.000</b>	<b>34.688</b>	<b>86.546</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>0.162</b>	<b>0.330</b>



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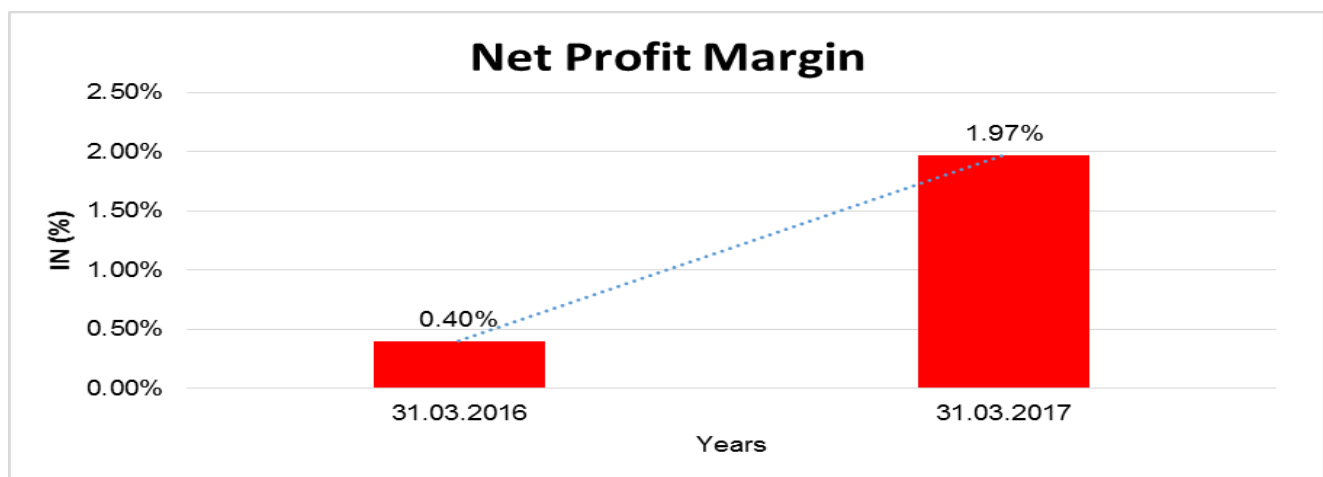
**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	266.938	2067.712
		<b>674.604</b>



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	266.938	2067.712
Profit	1.061	40.801
	<b>0.40%</b>	<b>1.97%</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	No
8	Designation of contact person	No
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	Yes
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 about two year and seven months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about two year and seven months	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	No
35	Negative Reporting by Auditors in the Annual Report	No

**INDEX OF CHARGE:**

SNO	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	AMOUNT	ADDRESS
1	M05909148	100145920	BANK OF BARODA	04/01/2018	40000000.0	MANDVI BRANCH, 212/216, SAMUEL STREET, MANDVI MUMBAI MUMBAI CITY MH 400003 IN
2	M03637725	100096440	BANK OF BARODA	09/02/2017	420000000.0	MANDVI BRANCH, 212/216, SAMUEL STREET, MANDVI MUMBAI MUMBAI CITY MH 400003 IN

**UNSECURED LOAN**

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
Related parties	61.472	34.688
Others	25.074	0.000
<b>Total</b>	<b>86.546</b>	<b>34.688</b>

**FIXED ASSETS**

- Software
- Air Conditioner
- Bike
- Motor Car
- Mobile
- Computer

**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 68.61
UK Pound	1	INR 89.93
Euro	1	INR 80.12

**INFORMATION DETAILS**

Information Gathered by :	GYT
Analysis Done by :	PSD
Report Prepared by :	KVT

**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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