

MIRA INFORM REPORT

Report No. :	525625
Report Date :	18.08.2018

IDENTIFICATION DETAILS

Name :	J P POLYMERS PRIVATE LIMITED
Registered Office :	Unit No. 601, Western Edge-I, Western Express Highway, Borivali (East), Mumbai – 400066, Maharashtra
Tel. No.:	91-22-67895577
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	21.09.2004
CIN No.: [Company Identification No.]	U24134MH2004PTC148732
Capital Investment / Paid-up Capital :	INR 2.746 Million
IEC No.: [Import-Export Code No.]	0304058912
PAN No.: [Permanent Account No.]	AABCJ4550A
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the business of trading of Engineering Plastic Compound and Granules [Registered Activity]
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

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

Status :	Good
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2004. It is into trading of Engineering Plastic Compound and Granules.</p> <p>As per the financial records of 2017, the company has achieved a fair growth of 9.98% in its revenue as compared to the previous year's revenue and has reported an average net profit margin of 2.09%.</p> <p>The company possesses healthy financial position marked by above average net worth base along with low debt balance sheet profile and comfortable liquidity parameters.</p> <p>Rating takes into consideration the company's favorable Earning Per Share (EPS) of INR 117.02 as against its Face Value (FV) of INR 10.</p> <p>Business is active. 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 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.

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

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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 31-03-2016.

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 18.08.2018.

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 BY

Name :	Mr. Dinesh
Designation :	Accounts Department
Contact No.:	91-22-67895555
Date :	17.08.2018

Tel. No.: 91-22-44244424 / 23880101 is continuously ringing.

LOCATIONS

Registered Office :	Unit No. 601, Western Edge-I, Western Express Highway, Borivali (East), Mumbai-400066, Maharashtra, India
Tel. No.:	91-22-67895500/ 67895577/ 44244424/ 23880101
Fax No.:	91-22-67895500
E-Mail :	accounts@jppolymers.in jiten.mathurea@jppolymers.in admin@cmgco.net
Website :	www.jppolymers.in
Location :	Owned
Locality :	Commercial
Warehouse :	Survey No. 30, Building No. A-5, Gala No. 3 to 6, Ground Floor, Parasnath Complex, Padaji East, Valpada, Bhiwandi, Thane-421302, Maharashtra, India
Branch Offices :	Located at: <ul style="list-style-type: none"> • Bangalore • Chennai • Faridabad • Hosur • Gurugram

DIRECTORS

As on 31.03.2017

Name :	Mr. Jiten Prataprai Mathuria
Designation :	Director
Address :	1702/A, Panchsheel Heights Mahavir Nagar, Kandivali (West), Mumbai – 400067, Maharashtra, India
Date of Birth/Age :	16.07.1973
Qualification :	Mechanical Engineer
Date of Appointment :	21.09.2004
PAN No.:	ABXPM9764B
DIN No.:	00297090
Name :	Mr. Mita Jiten Mathuria
Designation :	Director
Address :	A/1702, Panchsheel Heights, Dahanukarwadi Mahavir Nagar, Kandivali (West) Mumbai – 400067, Maharashtra, India
Date of Birth/Age :	06.12.1974
Qualification :	HSC
Date of Appointment :	01.02.2006

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PAN No.:	AKLPM5739P
DIN No.:	00742972

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Jiten Mathuria	214500
Mita J Mathuria	40000
Bharti Mathuria	20100
Total	274600

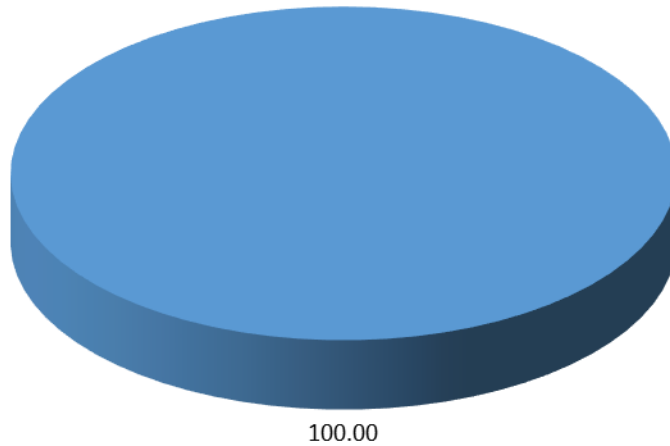
Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

Share holding pattern

■ Promoter – (Individual/ Hindu Undivided Family – Indian)



BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of trading of Engineering Plastic Compound and Granules [Registered Activity]	
Products :	Item Code No.	Product Description
	39061090	Acrylic Polymers in Primary Forms
Brand Names :	Not Divulged	
Agencies Held :	Not Divulged	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS NOT AVAILABLE

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GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Information declined by the management		
Bankers :	Bank Name	SVC Co-Operative Bank	
	Branch	47/A. S. M. House, Lourdes Colony Orlem, Malad (West), Mumbai – 400064, Maharashtra, India	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Rupee term loans from banks	57.681	0.000
	Term loans from banks	0.000	58.220
	Short-term borrowings		

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	Loans repayable on demand from banks	141.843	128.453
	Total	199.524	186.673

Auditors :	
Name :	C.M. Gabhawala and Company Chartered Accountants
Address :	42, Nanik Niwas, 30, Dr. D.D. Sathe Marg, Opera House, Mumbai – 400004, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAAFC1255D
Memberships :	Not Available
Collaborators :	Not Available
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives :	<ul style="list-style-type: none"> • Next Softech LLP • Next Polymers Limited U25209MH2006PLC163933 • J. P. Plaschem Limited

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
274600	Equity Shares	INR 10/- each	INR 2.746 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	2.746	2.746	2.746
(b) Reserves & Surplus	209.991	177.857	151.673
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	212.737	180.603	154.419
(3) Non-Current Liabilities			
(a) long-term borrowings	127.987	127.821	74.206
(b) Deferred tax liabilities (Net)	2.923	2.476	1.852
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	3.136	2.499	1.946
Total Non-current Liabilities (3)	134.046	132.796	78.004
(4) Current Liabilities			
(a) Short term borrowings	141.843	128.453	103.667
(b) Trade payables	200.351	242.574	205.019
(c) Other current liabilities	61.935	27.480	35.566
(d) Short-term provisions	0.453	0.698	1.123
Total Current Liabilities (4)	404.582	399.205	345.375
TOTAL	751.365	712.604	577.798
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	73.438	75.961	80.236
(ii) Intangible Assets	0.000	0.000	0.000
(iii) 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	84.609	84.609	0.500
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	7.294	6.210	10.272

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	165.341	166.780	91.008
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	210.340	172.703	173.596
(c) Trade receivables	315.431	315.080	260.324
(d) Cash and cash equivalents	53.955	49.920	46.352
(e) Short-term loans and advances	0.458	1.146	3.288
(f) Other current assets	5.840	6.975	3.230
Total Current Assets	586.024	545.824	486.790
TOTAL	751.365	712.604	577.798

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	1538.380	1398.802	1383.769
	Other Income	28.803	6.326	6.747
	TOTAL	1567.183	1405.128	1390.516
Less	EXPENSES			
	Purchases of Stock-in-Trade	1343.398	1200.428	1201.149
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(37.637)	0.893	(9.923)
	Employees benefits expense	81.833	55.461	60.952
	Other expenses	100.826	85.567	74.161
	TOTAL	1488.420	1342.349	1326.339
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	78.763	62.779	64.177
Less	FINANCIAL EXPENSES	26.162	18.859	18.966
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	52.601	43.920	45.211
Less	DEPRECIATION/ AMORTISATION	5.170	5.012	6.478
	PROFIT/ (LOSS) BEFORE TAX	47.431	38.908	38.733
Less	TAX	15.297	12.724	12.779

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	PROFIT/ (LOSS) AFTER TAX	32.134	26.184	25.954
	EARNINGS IN FOREIGN CURRENCY			
	F.O.B. Value of Exports	967.930	857.483	820.924
	Insurance			
	TOTAL EARNINGS	967.930	857.483	820.924
	IMPORTS			
	Raw Materials	967.930	857.483	820.924
	TOTAL IMPORTS	967.930	857.483	820.924
	Earnings / (Loss) Per Share (INR)	117.02	95.35	94.52

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	9.236	3.599	1.514
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	18.667	34.859	3.499

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	74.84	82.22	68.67
Account Receivables Turnover (Income / Sundry Debtors)	4.88	4.44	5.32
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	54.44	73.76	62.30
Inventory Turnover (Operating Income / Inventories)	0.37	0.36	0.37
Asset Turnover (Operating Income / Net Fixed Assets)	1.07	0.83	0.80

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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.71	0.74	0.73
Debt Equity Ratio (Total Liability / Networth)	1.27	1.42	1.15
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.90	2.21	2.24
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.35	0.42	0.52
Interest Coverage Ratio (PBIT / Financial Charges)	3.01	3.33	3.38

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	2.09	1.87	1.88
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.28	3.67	4.49
Return on Investment (ROI) ((PAT / Networth) * 100)	%	15.11	14.50	16.81

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.45	1.37	1.41
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.93	0.93	0.91
G-Score Ratio Financial (Networth / Total Assets)	0.28	0.25	0.27
G-Score Ratio Debt	98.26	93.33	64.78

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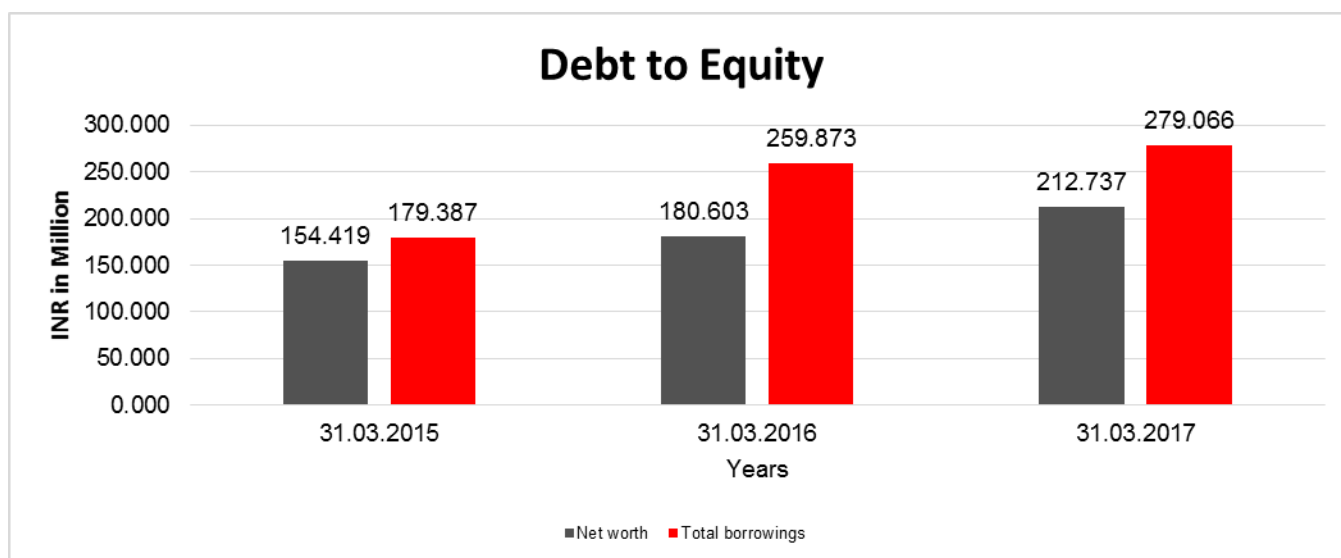
(Debts / Equity Capital)			
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.45	1.37	1.41

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

FINANCIAL ANALYSIS
[all figures are INR Million]

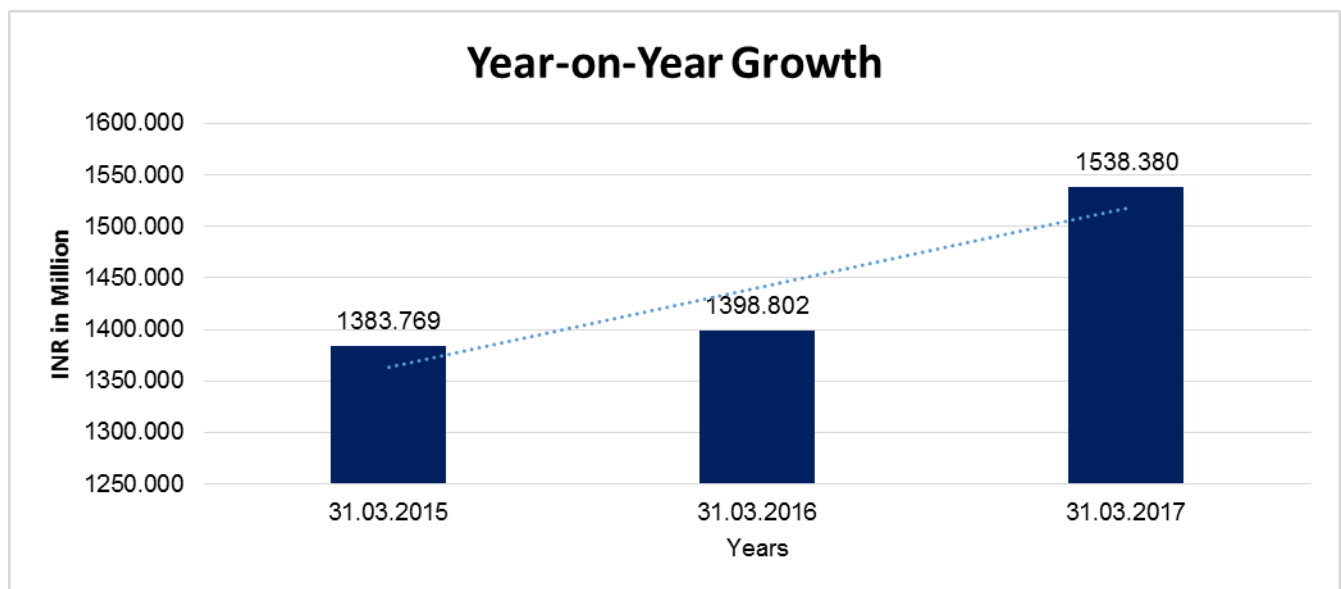
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.746	2.746	2.746
Reserves & Surplus	151.673	177.857	209.991
Net worth	154.419	180.603	212.737
long-term borrowings	74.206	127.821	127.987
Short term borrowings	103.667	128.453	141.843
Current Maturities of Long term debt	1.514	3.599	9.236
Total borrowings	179.387	259.873	279.066
Debt/Equity ratio	1.162	1.439	1.312



YEAR-ON-YEAR GROWTH

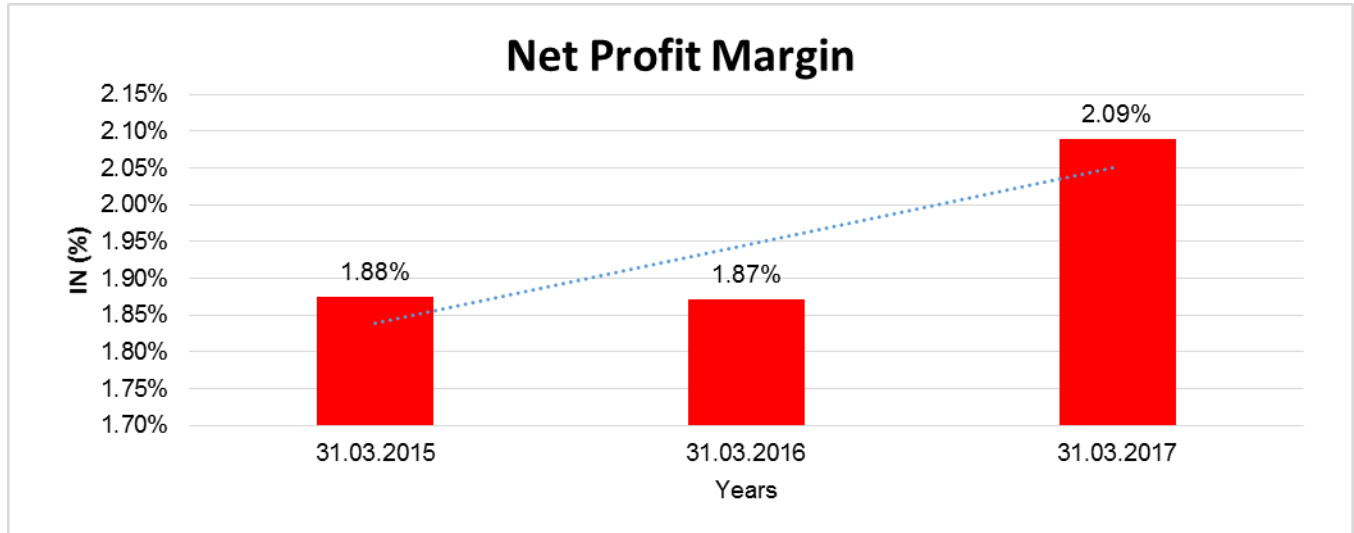
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1383.769	1398.802	1538.380
		1.086	9.978



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	1383.769	1398.802	1538.380
Profit	25.954	26.184	32.134
	1.88%	1.87%	2.09%

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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	--

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J P POLYMERS PRIVATE LIMITED - 525625 MIRA

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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 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	Yes
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

BACKGROUND

Subject was incorporated on 21st September, 2004 under the Companies Act, 1956 (CIN-U24134MH2004PTC148732). The Company is engaged in the business of trading of Engineering Plastic Compound & Granules.

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loans and advances from directors	70.306	62.635
Term loans from banks	0.000	6.966
Total	70.306	69.601

INDEX OF CHARGES:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G52336 294	100120 376	SVC Co operative Bank Limited	09/08/2 017	-	-	1721000.0	47/A. S. M. House, Lourdes Colony,Orlem, Malad (West)MumbaiMH400064 IN
2	G11589 330	100049 441	The Shamrao	02/09/2 016	-	-	607000.0	47/A, S. M. House, Lourdes Colony,Orlem,

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			Vithal Co-operative Bank Ltd.					Malad (West)MumbaiMH400064 IN
3	G03030 160	100026 815	DEUTSCHE BANK AG	31/03/2016	-	-	60000000.0	P.O. BOX NO. 9080GOREGAON (EAST)MUMBAIMH400063IN
4	G06120 315	105420 68	The Hongkong and Shanghai Banking Corporation Limited	16/10/2014	13/06/2016	-	23750000.0	52/60, MAHATMA GANDHI ROADFORTMUMBAIMH 400001IN
5	G72827 363	105122 02	SVC Co-Operative Bank Ltd.	23/07/2014	11/12/2017	-	557500000.0	47a, S N House, Lourdes Colony, Marve Road,Opposite Orlem Church, Malad West, MumbaiMumbaiMH400064IN
6	G38102 448	105048 66	The Hongkong and Shanghai Banking Corporation Limited	16/06/2014	06/03/2017	-	152500000.0	52/60, MAHATMA GANDHI ROADFORTMUMBAIMH 400001IN
7	A77013 506	101958 34	THE SHAMRAO VITHAL CO-OP. BANK LTD.	05/01/2010	-	-	230000000.0	47/A, S. M. House, Lourdes ColonyOrlem, Malad (West)MumbaiMH400064 IN
8	G72826 639	800021 21	The Shamrao Vithal Co-operative Bank Ltd.	06/12/2005	11/12/2017	-	405000000.0	Malad Branch, 47/A, S. M. House, Lourdes Colony,Orlem, Malad (West)MumbaiMH400064 IN
9	B91257 899	103165 24	Standard Chartered Bank	04/11/2011	-	29/11/2013	61750000.0	Standard Chartered Tower,201B/1 Western Express Highway, Goregaon

								(East)MumbaiMH400063I N
10	B91258 103	102343 19	Standard Chartere d Bank	24/07/2 010	-	29/11/ 2013	120000000.0	SME Credit, 23-25, M G Road, FortMumbaiMH400 001IN

FIXED ASSETS

- Land
- Building
- Office Building
- Furniture and Fixture
- Vehicles
- Office Equipment
- Computer 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 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	NYT
Report Prepared by :	JYO

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	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)

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