

MIRA INFORM REPORT

Report No. :	526069
Report Date :	28.08.2018

IDENTIFICATION DETAILS

Name :	PLASTAMPS
Registered Office :	# 60, 2nd Phase, Antharasana Halli Industrial Area, Tumkur – 572106, Karnataka
Mobile No.:	91-9731304862 (Mr. Hemant Kumar)
Country :	India
Financials (as on) :	31.03.2018 (Projected)
Year of Establishment :	2004
Capital Investment / Paid-up Capital :	INR 7.060 Million
PAN No.: [Permanent Account No.]	AAKFP2855J
GSTN : [Goods & Service Tax Registration No.]	29AAKFP2855J1ZP
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturer of auto mobile component. (Confirmed by management)
No. of Employees :	20 (Approximately)

RATING & COMMENTS

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

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

Maximum Credit Limit :	USD 22000 (In INR 1543410.00)
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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership firm established in the year 2004. It is a manufacturer of auto mobile component.</p> <p>As per the financial records of 2017, the firm has achieved a favourable growth of 17.42% in its revenue as compared to the previous year and fair profitability margin of 9.68%.</p> <p>The firm possesses satisfactory financial position marked by sufficient capital base along with low debt balance sheet profile.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and condition.</p> <p>NOTE :</p> <p>Site visit was conducted at the address which you have provided and our executive has successfully traced the subject on the given address.</p> <p>At the premises our executive met Security guard (Name not divulged) who confirmed that the subject exists on the given address.</p> <p>During the visit our executive inquired with the neighbour companies- Neo Foods Private Limited and Intelligent Infrastructure Services and they both claimed that the subject exists on the given address.</p> <p>As per our executive observation, it is a shed type premises. Location was difficult to find. Locality appears to be residential. Area seems to be neutral. 20 employees were sighted in the premises. Name board of the subject was sighted at the given address.</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
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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

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.

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 28.08.2018

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 PARTED BY

Name :	Mr. Hemant Kumar
Designation :	Partner
Contact No.:	91-9731304862
Date :	25.08.2018

LOCATIONS

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PLASTAMPS - 526069

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Registered Office/Factory :	# 60, 2nd Phase, Antharasana Halli Industrial Area, Tumkur – 572106, Karnataka, India
Tel. No.:	Not Available
Mobile No.:	91-9731304862 (Mr. Hemant Kumar)
Fax No.:	Not Available
Location :	Owned
Locality :	Residential

PARTNERS

Name :	Mr. Hemant Kumar
Designation :	Partner
PAN No.:	AIAPK5597L
Name :	Mr. Mallikarjun
Designation :	Partner

BUSINESS DETAILS

Line of Business :	Manufacturer of auto mobile component. (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Others (RTGS / NEFT)
Purchasing :	Others (RTGS / NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--

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Customers :	Manufacturer	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	20 (Approximately)	
Bankers :	Banker Name :	State Bank of India
	Branch :	No.356 By 306 Ground Floor, Sujatha Complex, T. Narasipura Road, Alanahally-570028, Karnataka, India
	Person Name (With Designation) :	--
	Contact Number :	91-80-24477111 (Continuously Ringing)
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--

Facilities :	Secured Loan	31.03.2018	31.03.2017
		(INR in Million)	(INR in Million)
		(Projected)	
Loan From Bank			
Cash credit		5.000	3.598
Term Loan		1.482	2.246
	Total	6.482	5.844

Auditors :	
Name :	Raviprasad Thantry K R Chartered Accountants
Address :	Bangalore, Karnataka, India
Membership No.:	211391
Collaborators :	Not Available
Membership :	Not Available

Sister Concern :	--
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CAPITAL STRUCTURE

AS ON 31.03.2018 (Projected)

Capital account	INR in million
Partners' capital accounts	7.060

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FINANCIAL DATA
[all figures are INR Million]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018 (Projected)	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Partners' Capital	7.060	5.115	3.452
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.966	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	8.026	5.115	3.452
LOAN FUNDS			
1] Secured Loans	6.482	5.844	7.558
2] Unsecured Loans	1.388	2.038	2.815
TOTAL BORROWING	7.870	7.882	10.373
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	15.896	12.997	13.825
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	7.795	7.914	8.055
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	4.800	2.896	3.375
Sundry Debtors	6.634	6.135	4.716
Cash & Bank Balances	0.019	0.024	0.015
Other Current Assets	0.000	1.070	1.074
Loans & Advances	1.070	0.000	0.000
Total Current Assets	12.523	10.125	9.180
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	4.226	3.508	2.247
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.196	1.534	1.163
Total Current Liabilities	4.422	5.042	3.410

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Net Current Assets	8.101	5.083	5.770
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	15.896	12.997	13.825

PROFIT & LOSS ACCOUNT

PARTICULARS			31.03.2018 (Projected)
SALES			
	Income		23.414
	Other Income		0.000
	TOTAL		23.414
Less	EXPENSES		
	Operating Expenses		2.597
	Employees benefits expense		0.000
	Other expenses		0.000
	Manufacturing Expenses		18.753
	Labour charges paid		0.000
	TOTAL		21.350
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		2.064
Less	FINANCIAL EXPENSES		1.311
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		0.753
Less/ Add	DEPRECIATION/ AMORTISATION		0.119
	PROFIT/ (LOSS) BEFORE TAX		0.634
Less	TAX		0.196
	PROFIT/ (LOSS) AFTER TAX		0.438
PARTICULARS			31.03.2017
SALES			
	Income		19.511
	Other Income		0.000

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	TOTAL			19.511
Less	EXPENSES			
	Cost of goods sold			11.969
	power charges			0.188
	salary and wages			2.321
	purchases consumables			0.439
	loading charges			0.235
	audit fees			0.045
	accounting charges			0.024
	bonus paid			0.122
	factory maintenance			0.104
	transportation charges			0.205
	printing and stationery			0.049
	rates and taxes			0.012
	repairs and maintenance			0.158
	other miscellaneous expenses			0.025
	staff welfare			0.268
	telephone and internet			0.021
	water charges			0.009
	Interest on capital			0.401
	Remuneration to partners			1.000
	TOTAL			17.595
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			1.916
Less	FINANCIAL EXPENSES			1.285
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION			0.631
Less/ Add	DEPRECIATION/ AMORTISATION			0.144
	PROFIT/ (LOSS) BEFORE TAX			0.487
Less	TAX			0.156
	PROFIT/ (LOSS) AFTER TAX			0.331
	PARTICULARS			31.03.2016
	SALES			
	Income			16.616

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	Other Income			0.006
	TOTAL			16.622
Less	EXPENSES			
	Cost of goods sold			11.314
	power charges			0.160
	salary and wages			1.602
	Labour charges paid			0.043
	audit fees			0.030
	factory maintenance			0.057
	printing and stationery			0.019
	rates and taxes			0.018
	repairs and maintenance			0.098
	staff welfare			0.203
	telephone and internet			0.008
	water charges			0.030
	Calibration charges			0.005
	conveyance			0.045
	freight outward			0.295
	interest on income tax			0.007
	insurance			0.007
	professional charges - ISO Audit			0.041
	Professional Tax Paid			0.002
	Vehicle Maintenance			0.029
	Interest on capital			0.345
	Remuneration to partners			0.480
	TOTAL			14.838
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			1.784
Less	FINANCIAL EXPENSES			1.439
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION			0.345
Less/ Add	DEPRECIATION/ AMORTISATION			0.167
	PROFIT/ (LOSS) BEFORE TAX			0.178
Less	TAX			0.055

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	PROFIT/ (LOSS) AFTER TAX			0.123
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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018 (Projected)	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	103.42	114.77	103.60
Account Receivables Turnover (Income / Sundry Debtors)	3.53	3.18	3.52
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	106.98	72.49
Inventory Turnover (Operating Income / Inventories)	0.43	0.66	0.53
Asset Turnover (Operating Income / Net Fixed Assets)	0.26	0.24	0.22

LEVERAGE RATIOS

PARTICULARS	31.03.2018 (Projected)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.60	0.72	0.80
Debt Equity Ratio (Total Liability / Networth)	0.98	1.54	3.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.72	1.38	1.80
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.97	1.55	2.33
Interest Coverage Ratio (PBIT / Financial Charges)	1.57	1.49	1.24

PROFITABILITY RATIOS

PARTICULARS		31.03.2018 (Projected)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	1.87	1.70	0.74

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Return on Total Assets ((PAT / Total Assets) * 100)	%	2.16	1.83	0.71
Return on Investment (ROI) ((PAT / Networth) * 100)	%	5.46	6.47	3.56

SOLVENCY RATIOS

PARTICULARS	31.03.2018 (Projected)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.16	1.43	1.47
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.33	1.02	0.93
G-Score Ratio Financial (Networth / Total Assets)	0.40	0.28	0.20
G-Score Ratio Debt (Debts / Equity Capital)	1.11	1.54	3.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.16	1.43	1.47

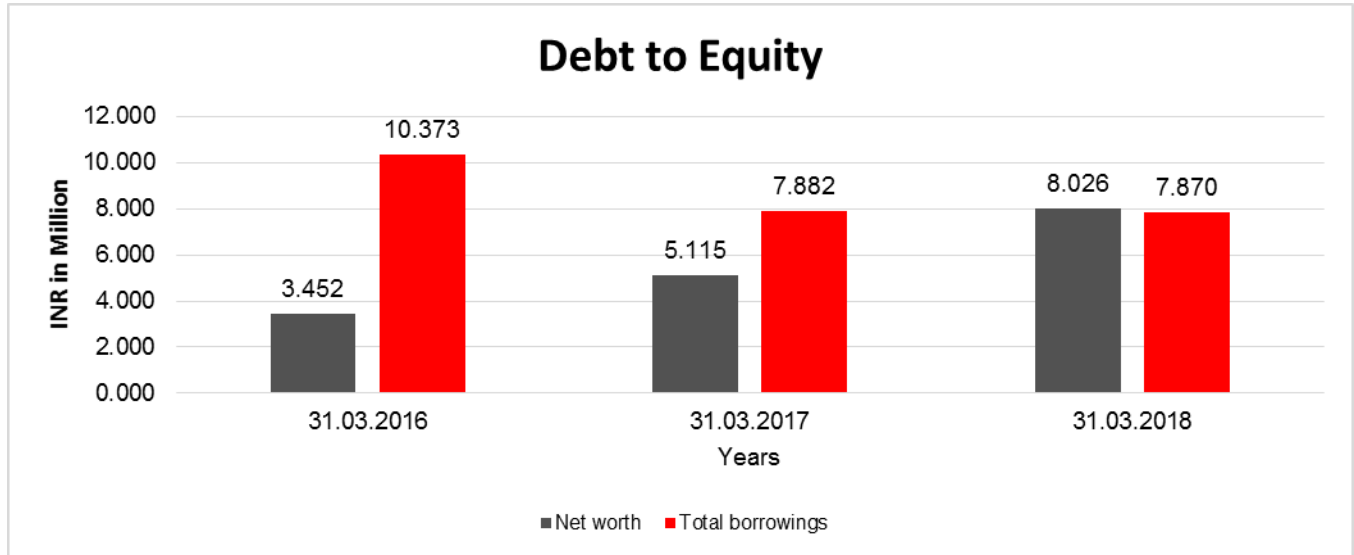
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

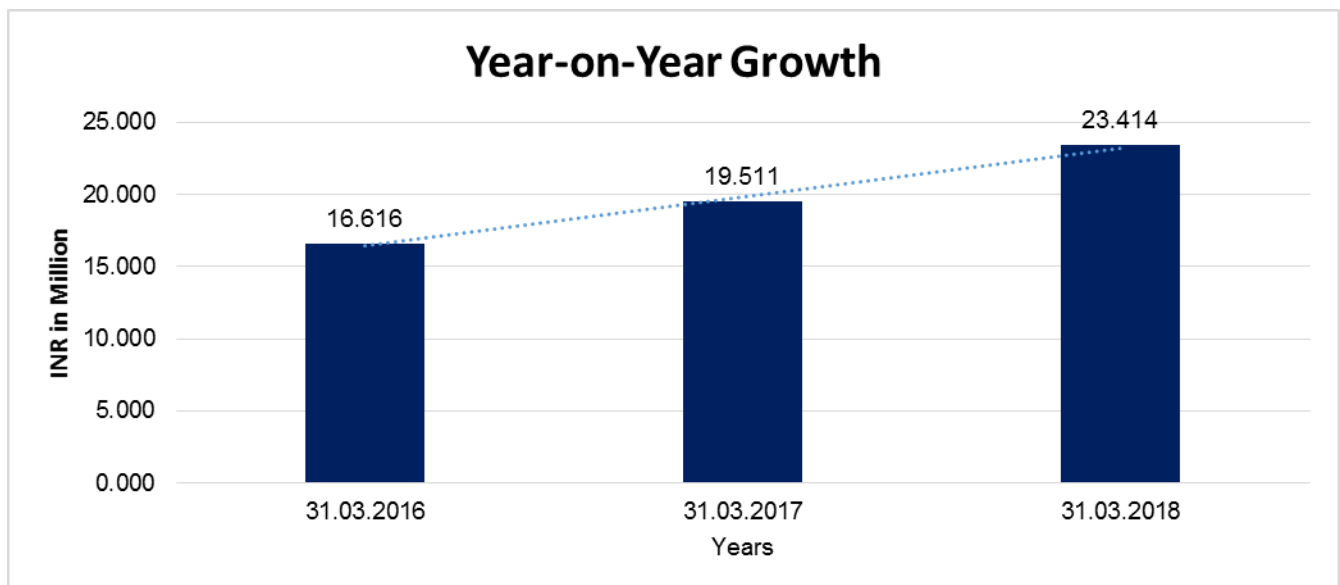
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Partners' Capital	3.452	5.115	7.060
Reserves & Surplus	0.000	0.000	0.966
Net worth	3.452	5.115	8.026
Secured Loans	7.558	5.844	6.482
Unsecured Loans	2.815	2.038	1.388
Total borrowings	10.373	7.882	7.870
Debt/Equity ratio	3.005	1.541	0.981

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YEAR-ON-YEAR GROWTH

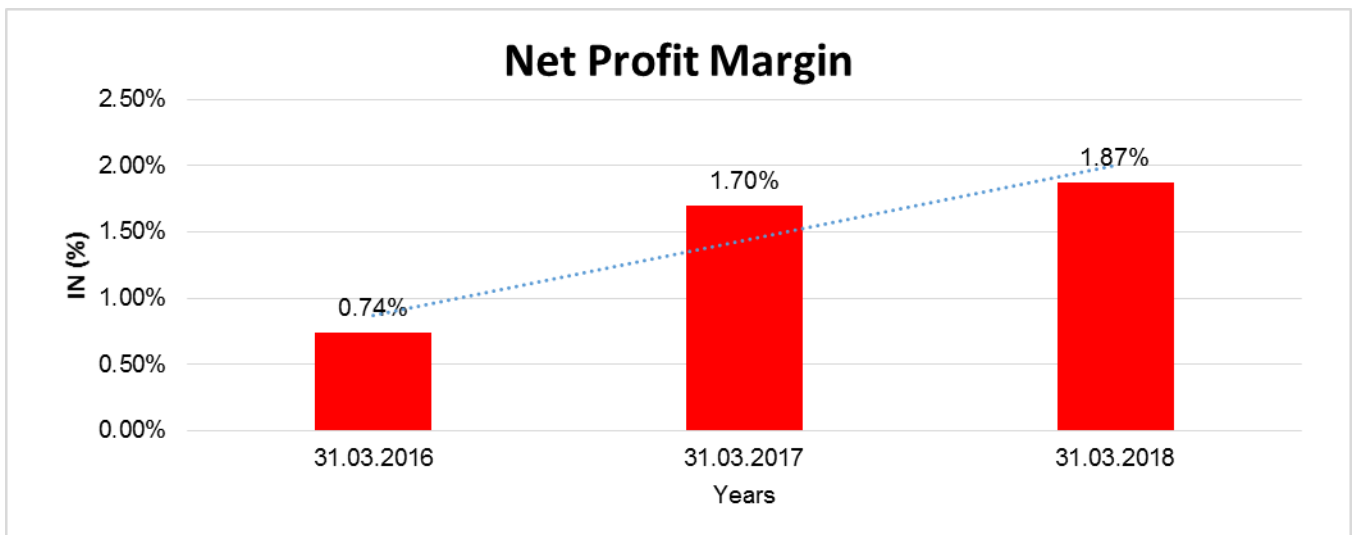
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	16.616	19.511	23.414
		17.423	20.004



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	16.616	19.511	23.414
Profit	0.123	0.331	0.438
	0.74%	1.70%	1.87%



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	Yes
5	Buyer visit details	Yes
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	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes

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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	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 three years	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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

OBSERVATION POINTS

Name of Company :	PLASTAMPS
Address :	# 60, 2nd Phase, Antharasana Halli Industrial Area, Tumkur – 572106, Karnataka, India
Person to whom we met:	Security guard (Name not divulged)
Name Board:	Sighted
Location:	Difficult
Landmark (If Any):	Near Neo Foods Private Limited
Total Floors of the building:	Shed type premises
Locality:	Residential
Area:	Neutral
No. of Employees seen at Premises :	20 (Approximately)

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Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Air Conditioner • Xerox Machine • Office Equipment
Furniture items sighted:	Yes
Neighbour's Interview:	Name of Company : Neo Foods Private Limited Contact Person Name : Mr. Praveen Name of Company : Intelligent Infrastructure Services (Staff) Neighbour Overview : Existence confirmed
Proof of visit:	Photograph

UNSECURED LOAN]

Particular	(INR in million)	
	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
From partners relatives and friends	1.388	2.038
Total	1.388	2.038

FIXED ASSETS

- Furniture
- Computer
- Land
- Plant and machinery
- Building

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 70.03
UK Pound	1	INR 89.95
Euro	1	INR 81.30

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	NYT
Report Prepared by :	RKI

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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