

MIRA INFORM REPORT

Report No. :	541670
Report Date :	03.12.2018

IDENTIFICATION DETAILS

Name :	AGMA POLYMERS PRIVATE LIMITED
Registered Office :	G-931, DSIDC, Narela Industrial Area, New Delhi – 110040
Tel. No.:	91-11-27681922
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	06.09.2004
CIN No.: [Company Identification No.]	U25202DL2004PTC128851
Capital Investment / Paid-up Capital :	INR 5.091 Million
PAN No.: [Permanent Account No.]	AAECA9591M
GSTN : [Goods & Service Tax Registration No.]	07AAECA9591M1Z1
Legal Form :	Private Limited Liability Company
Line of Business :	Trading of iron and steel and plastic granules. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :

C

Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

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Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2004 and it having a moderate track record.</p> <p>For the financial year 2017, the company has increased its revenue as compared to its previous year but it has reported thin profit margin during year.</p> <p>Rating takes into consideration, the average financial risk profile marked by modest net worth base and weak debt protection metrics.</p> <p>Rating gets constrained on account of high debt balance sheet profile of the company.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at fully safe and secured terms and conditions.</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 (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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 03.12.2018

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 (91-11-27681922)

LOCATIONS

Registered Office :	G-931, DSIDC, Narela Industrial Area, New Delhi – 110040, India
Tel. No.:	91-11-27681922
Fax No.:	Not Available
E-Mail :	skgarg_ca@yahoo.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Hariom Prakash Gupta
Designation :	Director
Address :	BT-36, BT-Block, Shalimar Bagh, Saraswati Vihar, North West Delhi – 110088, India
Date of Birth/Age :	12.03.1958
Date of Appointment :	06.09.2004
DIN No.:	00617663
Name :	Mr. Vivek Gupta
Designation :	Director
Address :	BT-36, Near D T Mall, Shalimar Bagh, Saraswati Vihar, North West Delhi – 110088, India
Date of Birth/Age :	04.02.1987

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Date of Appointment :	12.08.2008
DIN No.:	02290777

MAJOR SHAREHOLDERS

AS ON 31.03.2017

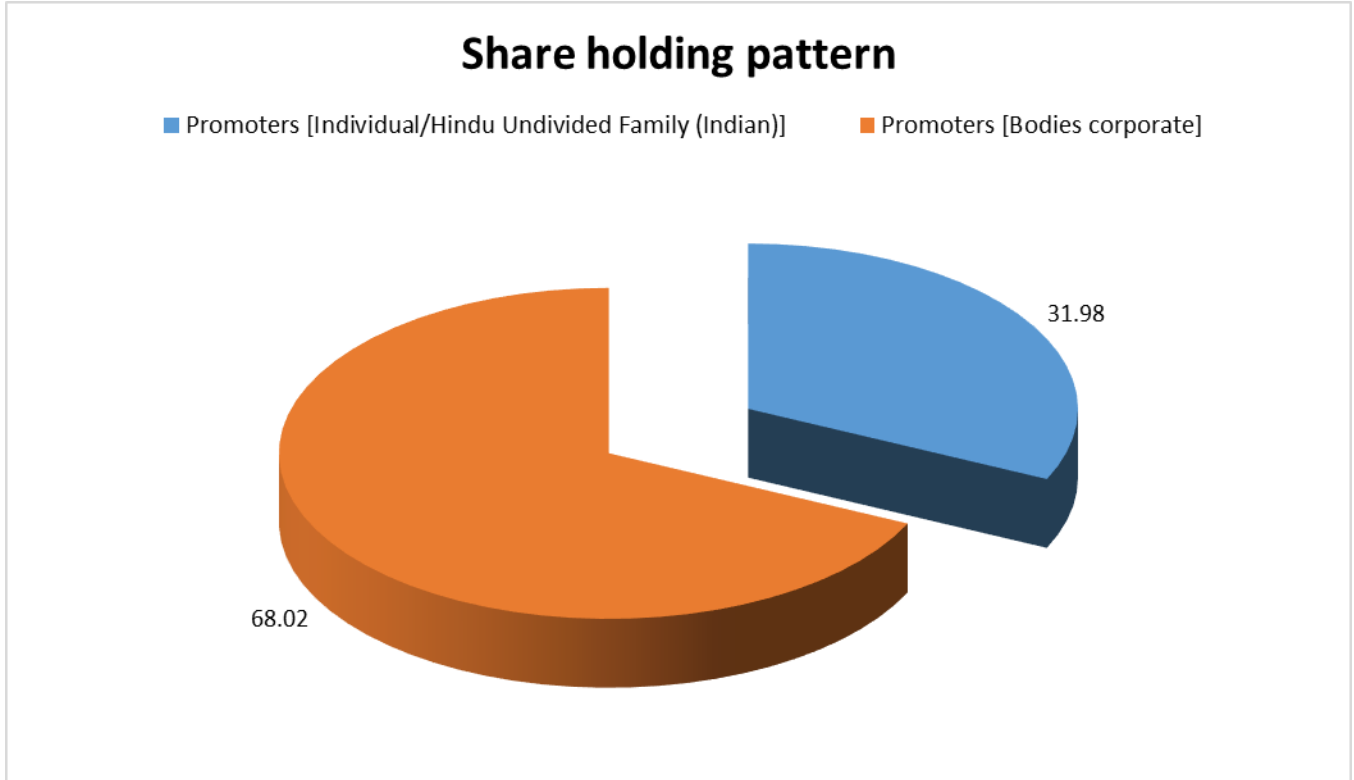
Names of Shareholders	No. of Shares
Kamal Gupta	101750
Hariom Prakash Gupta	27500
Vivek Gupta	33530
Integrated Internet Services Private Limited	346300
Total	509080

Equity Share Break up (Percentage of Total Equity)

AS ON 28.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	31.98
Promoters [Bodies corporate]	68.02
Total	100.00

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BUSINESS DETAILS

Line of Business :	Trading of iron and steel and plastic granules. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Plastics Raw Materials	99611715
Brand Names :	Not Available	
Agencies Held :	Not Available	
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 denied by the management		
Bankers :	Banker Name :	Deutsche Bank	
	Branch :	Not Divulged	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	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 LOANS	31.03.2017	31.03.2016
		INR In Million	INR In Million
	LONG TERM BORROWINGS		
	Deutsche Bank (CC A/C) (Secured against EQM of property bearing no G-931 in the name of director Aunt)	77.616	30.230
	Car loan (Hypothecation against car)	0.113	0.354
	SHORT TERM BORROWINGS		
	Buyer's Credit	4.348	37.272
Total	82.077	67.856	

Auditors :	
Name :	Aggarwal Vikram and Associates Chartered Accountants
Address :	208, Usha Kiran Building, Azadpur Commercial Complex, Delhi – 110033, India
Tel. No.:	91-11-27681622 / 27681922
E-Mail :	info@aggarwalvikram.com
PAN No.:	AALFA5527H
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 28.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
509080	Equity Shares	INR 10/- each	INR 5.091 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	5.091	5.091	5.091
(b) Reserves & Surplus	1.824	0.515	(0.458)
(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)	6.915	5.606	4.633
(3) Non-Current Liabilities			
(a) Long-term borrowings	217.089	126.987	120.150
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) Long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	217.089	126.987	120.150
(4) Current Liabilities			
(a) Short term borrowings	4.348	37.272	19.089
(b) Trade payables	173.871	144.361	122.143
(c) Other current liabilities	5.428	5.536	1.117
(d) Short-term provisions	0.786	0.702	0.344
Total Current Liabilities (4)	184.433	187.871	142.693
TOTAL	408.437	320.464	267.476
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.486	0.670	0.971
(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	1.240	1.240	1.240
(c) Deferred tax assets (net)	0.071	0.053	0.005
(d) Long-term Loan and Advances	0.920	1.236	5.396
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	2.717	3.199	7.612

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(2) Current assets			
(a) Current investments	9.192	6.760	2.905
(b) Inventories	36.872	43.076	20.365
(c) Trade receivables	280.007	195.949	131.223
(d) Cash and cash equivalents	17.170	14.918	9.614
(e) Short-term loans and advances	59.856	53.161	1.045
(f) Other current assets	2.623	3.401	94.712
Total Current Assets	405.720	317.265	259.864
TOTAL	408.437	320.464	267.476

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	717.851	629.862	501.640
	Other Income	5.294	0.131	0.471
	TOTAL	723.145	629.993	502.111
Less	EXPENSES			
	Purchase of Stock-in-trade	577.090	528.931	496.237
	Changes in Inventories of finished goods, work-in-progress and stock-in-trade	6.204	(22.711)	(3.466)
	Employee Benefits Expenses	2.820	1.801	0.828
	Other Expenses	120.948	103.676	5.831
	TOTAL	707.062	611.697	499.430
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	16.083	18.296	2.681
Less	FINANCIAL EXPENSES	13.822	16.369	3.157
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	2.261	1.927	(0.476)
Less	DEPRECIATION/ AMORTISATION	0.184	0.301	0.181
	PROFIT/(LOSS) BEFORE TAX	2.077	1.626	(0.657)
Less	TAX	0.769	0.653	0.537
	PROFIT/(LOSS) AFTER TAX	1.308	0.973	(1.194)
	Earnings / (Loss) Per Share (INR)	2.57	1.92	(2.35)

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	142.37	113.55	95.48
Account Receivables Turnover (Income / Sundry Debtors)	2.56	3.21	3.82
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	109.97	99.62	89.84
Inventory Turnover (Operating Income / Inventories)	0.44	0.42	0.13
Asset Turnover (Operating Income / Net Fixed Assets)	33.09	27.31	2.76

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.98	0.98	0.98
Debt Equity Ratio (Total Liability / Networth)	32.02	29.30	30.05
Current Liabilities to Networth (Current Liabilities / Net Worth)	26.67	33.51	30.80
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.07	0.12	0.21
Interest Coverage Ratio (PBIT / Financial Charges)	1.16	1.12	0.85

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	0.18	0.15	(0.24)
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.32	0.30	(0.45)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	18.92	17.36	(25.77)

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.20	1.69	1.82
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.00	1.46	1.68
G-Score Ratio Financial (Networth / Total Assets)		0.02	0.02	0.02
G-Score Ratio Debt (Debts / Equity Capital)		43.50	32.26	27.35
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.20	1.69	1.82

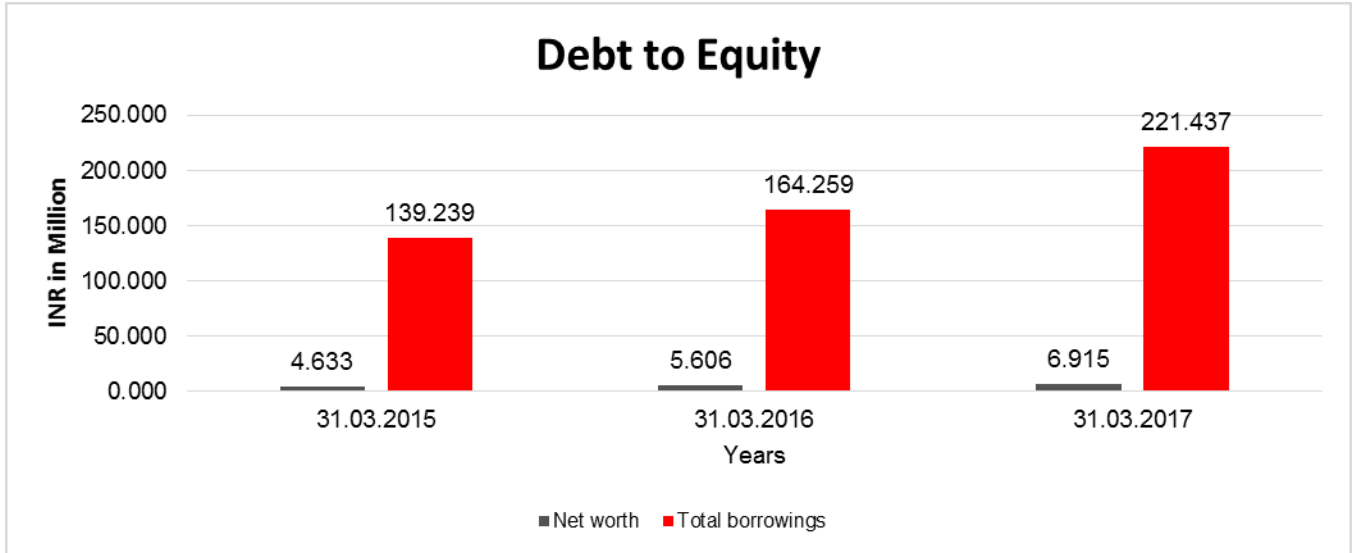
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

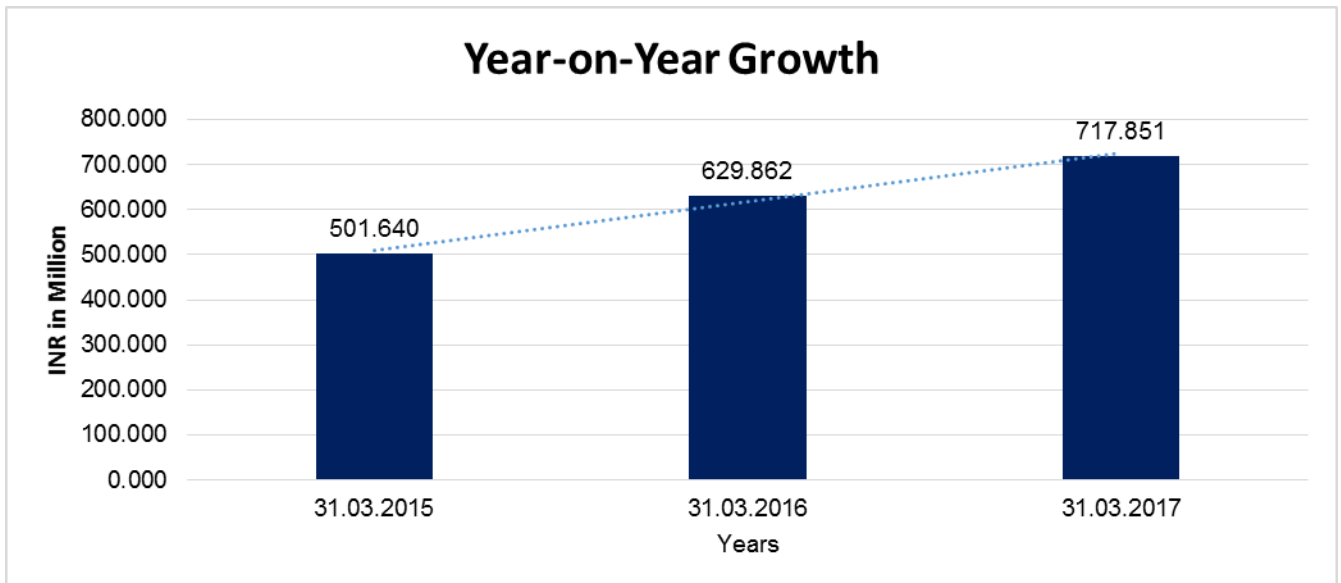
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	5.091	5.091	5.091
Reserves & Surplus	(0.458)	0.515	1.824
Net worth	4.633	5.606	6.915
Long Term borrowings	120.150	126.987	217.089
Short Term borrowings	19.089	37.272	4.348
Total borrowings	139.239	164.259	221.437
Debt/Equity ratio	30.054	29.301	32.023

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YEAR-ON-YEAR GROWTH

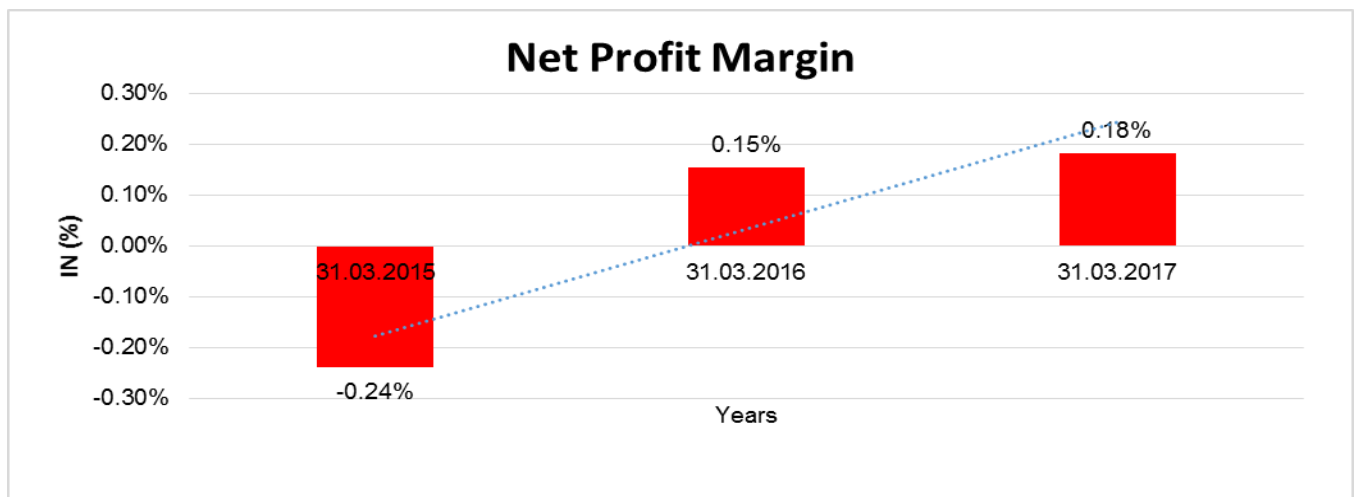
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	501.640	629.862	717.851
		25.561	13.970



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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	501.640	629.862	717.851
Profit/(Loss)	(1.194)	0.973	1.308
	(0.24%)	0.15%	0.18%



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	No

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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	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	Litigations that the firm/promoter involved in	--
32	Market information	--
33	Payments terms	No
34	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOANS:


PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
LONG TERM BORROWINGS		
Loans and advances from related parties	127.823	76.144
Loans and advances from directors	11.537	20.259
Total	139.360	96.403

INDEX OF CHARGES:

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C7647 4964	104887 43	DEUTSCHE BANK AG	18/03/2 014	27/10/2 015	-	145000000.0	ECE HOUSE28 KASTURBA GANDHI MARG, NEW DELHI DL110001IN
2	B6206 9695	103864 51	HDFC BANK LIMITED	30/10/2 012	-	-	68820000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL W MUMBAI MH400013I

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FIXED ASSETS:

- Currency Counting
 - Mobile Instrument
 - Car
- 

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 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 70.91
UK Pound	1	INR 90.84
Euro	1	INR 80.42

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	VVKR
Report Prepared by :	NKT

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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