

MIRA INFORM REPORT

Report No. :	544340
Report Date :	15.12.2018

IDENTIFICATION DETAILS

Name :	NPT PAPERS PRIVATE LIMITED
Registered Office :	402, Sethi Bhavan 7, Rajendra Place, New Delhi - 110008
Tel. No.:	91-11-28744658
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	15.03.2007
CIN No.: [Company Identification No.]	U22130DL2007PTC160522
Capital Investment / Paid-up Capital :	INR 11.454 Million
PAN No.: [Permanent Account No.]	AACCN5762H
GSTN : [Goods & Service Tax Registration No.]	Delhi - 07AACCN5762H1ZC Gujarat - 24AACCN5762H1ZG Tamil Nadu - 33AACCN5762H1ZH
Legal Form :	Private Limited Liability Company
Line of Business :	Wholesale trader of all types of papers. [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 :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 390000
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2007. It is a wholesale trader of all types of papers.</p> <p>As per the financial of 2018, the company has achieved a fair growth of 16.45% in its revenue as compared to the previous year and has reported a low net profit margin of 0.78%.</p> <p>The company possesses satisfactory financial position marked by above average net worth base along with average debt balance sheet profile.</p> <p>Business is active. Payment seems to be slow but 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.

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

EXTERNAL AGENCY RATING

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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 15.12.2018

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 (91-11-28744658)

TEL NO.: 91-11-25717116 – CONTINUOUSLY RINGING

LOCATIONS

Registered Office :	402, Sethi Bhavan, 7, Rajendra Place, New Delhi - 110008, India
Tel. No.:	91-11-28744658/25717116
Fax No.:	91-11-25762809
E-Mail :	cacs.professionalservices@gmail.com
Website :	http://www.nptpapers.com
Branch Office:	8, PSR Road, IInd Floor, Sivakasi – 626123, Tamilnadu, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Prakash Chand Garg
Designation :	Director
Address :	68, Chander Lok Enclave, Pitam Pura, Saraswati Vihar North West, Delhi - 110034, India
Date of Birth/Age :	01.12.1956

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Qualification:	Graduate		
Date of Appointment :	15.03.2007		
DIN No.:	01142549		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U51909DL1992PTC048148	NPT INTERNATIONAL PRIVATE LIMITED	24/03/1992	-
U22121DL1998PTC093714	KASTURI (INDIA) PRIVATE LIMITED	09/06/2006	-
U74899DL2005PTC141718	LORDKANHIYA INFOTECH PRIVATE LIMITED	26/04/2011	-
Name :	Mr. Amit Kumar Sharma		
Designation :	Director		
Address :	Flat No D-7, Plot No - 602 Rose Apartment, Mehrauli, Hauz Khas, New Delhi - 110030, India		
Date of Birth/Age :	12.07.1981		
Qualification:	Graduate		
Date of Appointment :	02.04.2018		
DIN No.:	08118647		

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Prakash Chand Garg	5000
Archana Garg	389000
Vijay Garg	228500
Ashish Garg	123500
Garg Prakash Chand and Sons – HUF	2500
The Crown Commercial House	11896
Total	760396

AS ON 26.03.2018

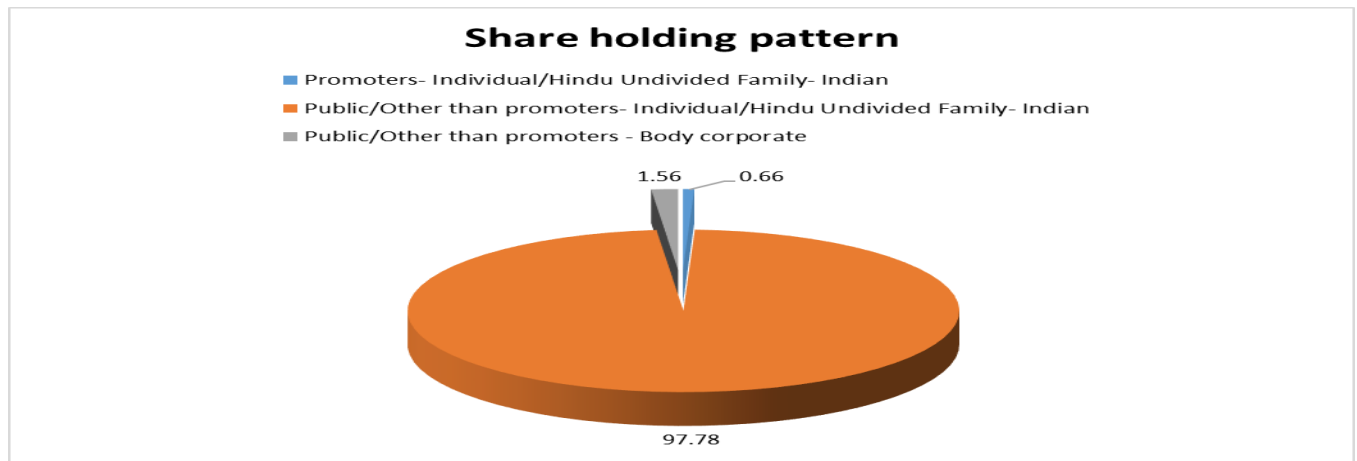
Names of Allottees	No. of Shares
Jai Dev Garg	150000
K D Pictures Private Limited	15000
Supreme Carbon and Stationers (India) Private Limited	50000
Sonal Garg	45000
Swati Garg	45000
New Generation Advertising Private Limited	80000
Total	385000

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Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	0.66
Public/Other than promoters- Individual/Hindu Undivided Family- Indian	97.78
Public/Other than promoters - Body corporate	1.56
Total	100.00



BUSINESS DETAILS

Line of Business :	Wholesale trader of all types of papers. [Registered Activity]		
Products / Services :	Name and Description of main products / services	ITC Code of the Product/service	
	99612940	Paper	
Brand Names :	Not Available		
Agencies Held :	Not Available		
Exports :	Not Divulged		
Imports :	Not Divulged		
Terms :	Not Divulged		

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PRODUCTION STATUS – (NOT AVAILABLE)

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 :	Citi Bank N.A.
	Branch :	DLF Square M, Block Jacaranda Marg, DLF City Phase II, Gurugram - 122002, Haryana, India
	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 :	--
		<ul style="list-style-type: none"> IDFC Bank Limited, KRM Tower, 8th Floor, No. 1, Harrington Road, Chetpet, Chennai - 600031, Tamilnadu, India Standard Chartered Bank, 10, Parliament Street, New Delhi - 110001, India Yes Bank Limited, Nehru Centre, 9th Floor, Discovery of India, Dr. Annie Besant Road, Worli, Mumbai - 400018, Maharashtra, India
Facilities :	(INR In Million)	

	SECURED LOAN	As on 31.03.2018	As on 31.03.2017
	LONG TERM BORROWING		
	Term loans from banks	0.000	0.285
	SHORT TERM BORROWING		
	Loans repayable on demand from banks	255.284	257.315
	Total	255.284	257.600

Auditors :	
Name :	Devi Dayal and Associates Chartered Accountants
Address :	D-168, LGF, Shanker Road, New Rajinder Nagar, New Delhi-110060, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAAAA1234A
Memberships :	Not Available
Collaborators :	Not Available
Relative of Key Management Personnel	<ul style="list-style-type: none"> Vijay Enterprises
Enterprise over which relative of KMP is able to exercise significant influence:	<ul style="list-style-type: none"> Salwan Infotech Private Limited NPT Overseas Private Limited (Previously Known as Hanuman Food grains Private Limited) Sanpro computer Private Limited

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
1500000	Equity Shares	INR 10/- each	INR 15.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1145396	Equity Shares	INR 10/- each	INR 11.454 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	11.454	7.604	7.604
(b) Reserves and Surplus	126.317	77.181	70.843
(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)	137.771	84.785	78.447
(3) Non-Current Liabilities			
(a) long-term borrowings	21.354	48.730	0.464
(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)	21.354	48.730	0.464
(4) Current Liabilities			
(a) Short-term borrowings	271.176	257.315	232.563
(b) Trade payables	234.918	244.765	143.342
(c) Other current liabilities	6.122	20.645	9.896
(d) Short-term provisions	5.334	4.237	2.147
Total Current Liabilities (4)	517.550	526.962	387.948
TOTAL	676.675	660.477	466.859
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.000	0.000	6.841
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	21.542	16.787	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.435	0.394	0.312
(d) Long-term loans and advances	1.003	0.983	0.868
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	22.980	18.164	8.021

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	356.700	290.546	185.591
(c) Trade receivables	174.850	172.173	180.686
(d) Cash and bank balances	68.188	139.757	61.082
(e) Short-term loans and advances	53.957	39.837	31.479
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	653.695	642.313	458.838
TOTAL	676.675	660.477	466.859

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	1323.219	1136.260	1017.655
	Other Income	0.124	0.000	0.000
	TOTAL	1323.343	1136.260	1017.655
Less	EXPENSES			
	Cost of Materials Consumed	215.858	207.226	0.000
	Purchases of Stock-in-Trade	1232.338	874.027	891.437
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(177.637)	17.444	(36.650)
	Employee benefit expense	6.736	5.346	3.901
	Other expenses	17.388	7.793	141.755
	TOTAL	1294.683	1111.836	1000.443
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	28.660	24.424	17.212
Less	FINANCIAL EXPENSES	11.432	10.386	8.970
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	17.228	14.038	8.242
Less/ Add	DEPRECIATION/ AMORTISATION	1.421	1.513	1.795
	PROFIT/ (LOSS) BEFORE TAX	15.807	12.525	6.447
Less	TAX	5.458	4.164	2.017
	PROFIT/ (LOSS) AFTER TAX	10.349	8.361	4.430

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IMPORTS				
Trading Goods		976.106	755.588	534.283
TOTAL IMPORTS		976.106	755.588	534.283
Earnings / (Loss) Per Share (INR)				
		9.04	11.00	0.44

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	0.000	1.359
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	48.500	51.448
Net cash flows from (used in) operating activities	NA	48.500	51.448

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	48.23	55.31	64.81
Account Receivables Turnover (Income / Sundry Debtors)	7.57	6.60	5.63
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	59.21	82.63	58.69
Inventory Turnover (Operating Income / Inventories)	0.08	0.08	0.09
Asset Turnover (Operating Income / Net Fixed Assets)	1.33	1.45	2.52

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.80	0.87	0.83
Debt Equity Ratio	2.12	3.61	2.99

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.76	6.22	4.95
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.16	0.20	0.09
Interest Coverage Ratio (PBIT / Financial Charges)	2.51	2.35	1.92

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.78	0.74	0.44
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.53	1.27	0.95
Return on Investment (ROI) ((PAT / Networth) * 100)	%	7.51	9.86	5.65

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.26	1.22	1.18
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.57	0.67	0.70
G-Score Ratio Financial (Networth / Total Assets)		0.20	0.13	0.17
G-Score Ratio Debt (Debts / Equity Capital)		25.54	40.25	30.82
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.26	1.22	1.18

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

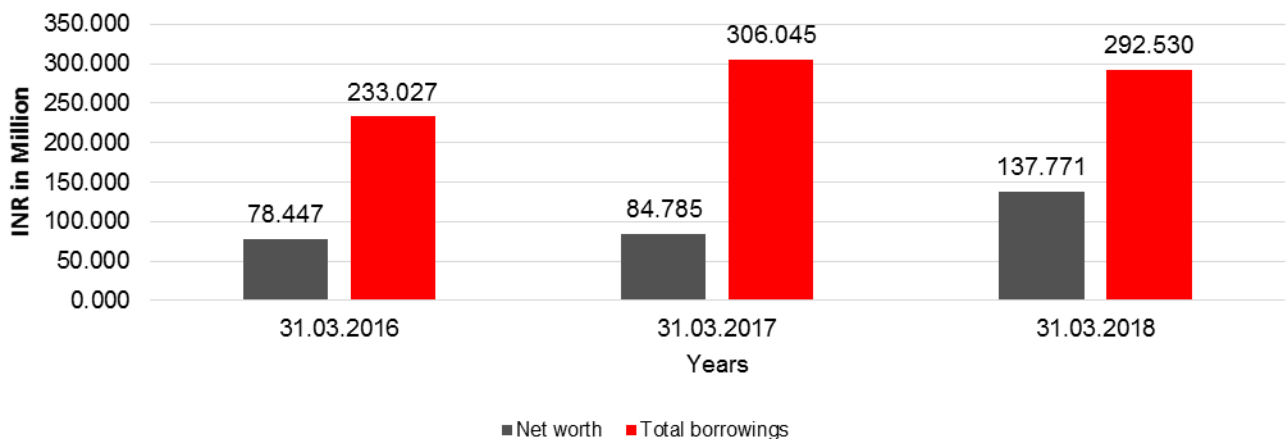
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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Share Capital	7.604	7.604	11.454
Reserves & Surplus	70.843	77.181	126.317
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	78.447	84.785	137.771
Long-term borrowings	0.464	48.730	21.354
Short term borrowings	232.563	257.315	271.176
Total borrowings	233.027	306.045	292.530
Debt/Equity ratio	2.971	3.610	2.123

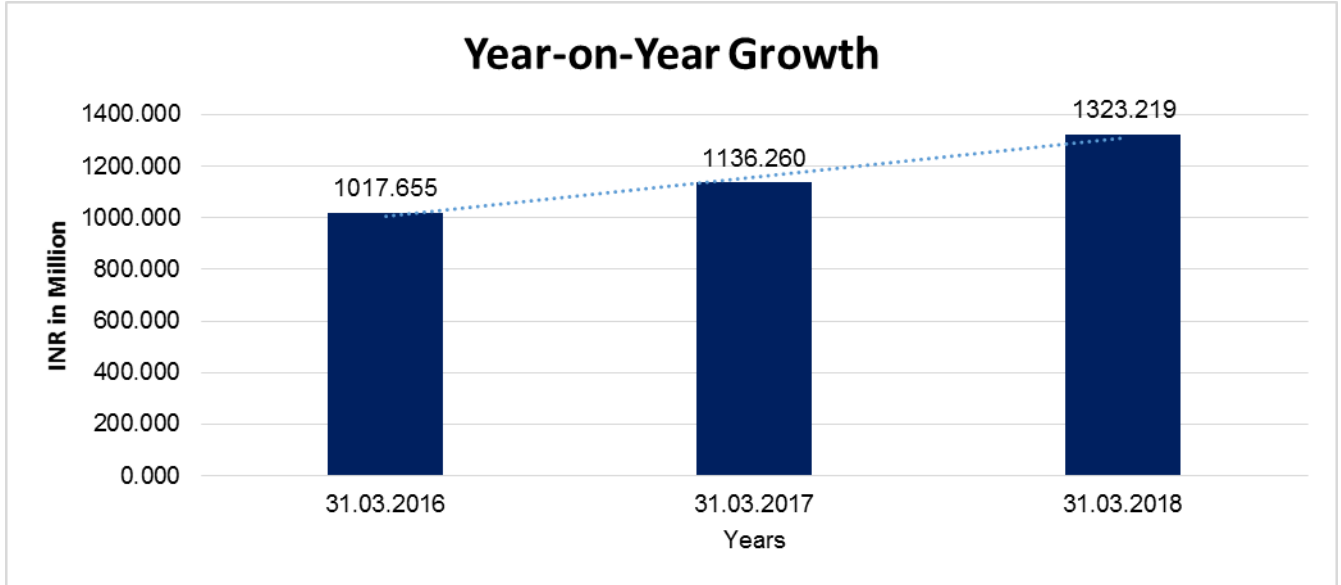
Debt to Equity



YEAR-ON-YEAR GROWTH

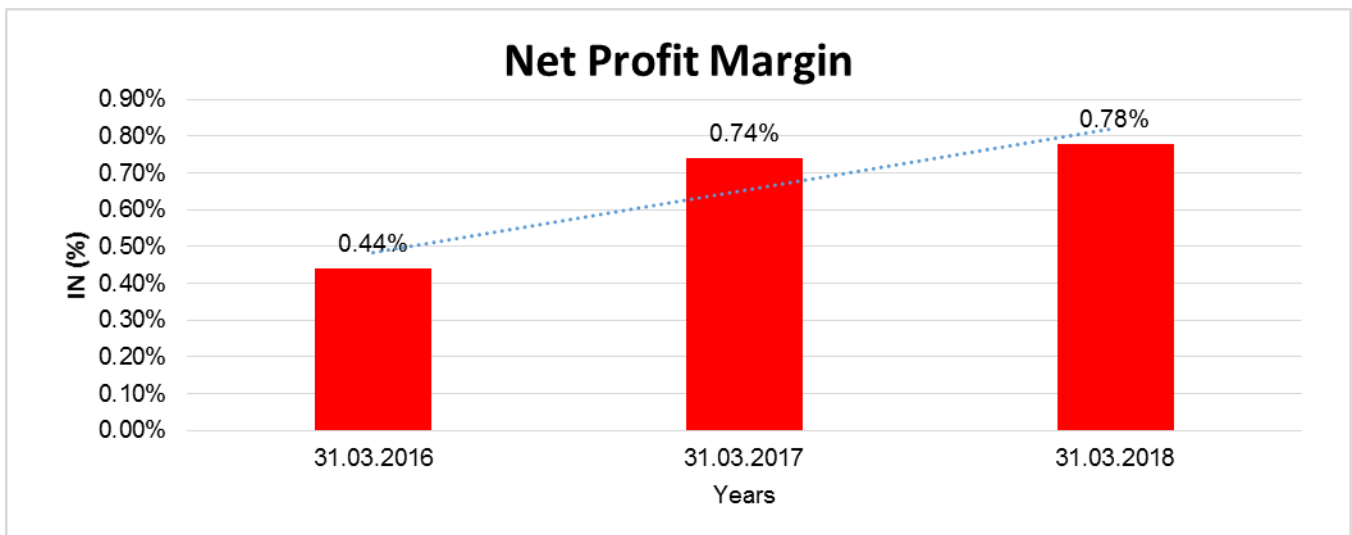
Year on Year Growth	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Sales	1017.655	1136.260	1323.219
		11.655	16.454

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Sales	1017.655	1136.260	1323.219
Profit/ (Loss)	4.430	8.361	10.349
	0.44 %	0.74 %	0.78 %



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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	No
17	Details of sister concerns	Yes
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	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

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2018	As on 31.03.2017
LONG TERM BORROWING		
Loans and advances from directors	3.286	23.457
Loans and advances from others	18.068	24.988
SHORT TERM BORROWING		
Loans and advances from directors	4.022	0.000
Other loans and advances, others	11.870	0.000
Total	37.246	48.445

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	H32515 249	100221 040	CITI BANK N.A.	21/09/2 018	-	-	120000000.0	DLF SQUARE M, BLOCK JACARANDA MARGDLF CITY PHASE IIGURGAONHR1 22002IN
2	G39437 868	100086 123	IDFC BANK LIMITED	03/03/2 017	-	-	131000000.0	KRM TOWER, 8TH FLOOR, NO. 1,HARRINGTON ROAD, CHETPETCHEN NAITA600031IN
3	H31489 164	105520 17	STANDA RD CHARTE RED BANK	30/12/2 014	05/06/2018	-	36000000.0	10, PARLIAMENT STREETNEW DELHIDL1100011 N
4	G52343 084	101778 06	STANDA RD CHARTE RED BANK	15/09/2 009	21/03/2017	-	240000000.0	10, PARLIAMENT STREETNEW DELHIDL1100011 N
5	G69089 555	105452 81	YES BANK LIMITED	26/12/2 014	-	15/11/2017	100000000.0	NEHRU CENTRE, 9TH FLOOR, DISCOVERY OF INDIADR. ANNIE

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								BESANT ROAD, WORLIMUMBAI MH400018IN
6	A77000 628	100876 53	VIJAYA BANK	05/02/2 008	26/09/2008	15/01/2010	19000000.0	B - 25NEW KRISHNA PARKNEW DELHIDL110018I N
7	A77000 396	100876 50	VIJAYA BANK	05/02/2 008	26/09/2008	15/01/2010	36000000.0	25NEW KRISHNA PARKNEW DELHIDL110018I N

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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 71.92
UK Pound	1	INR 90.53
Euro	1	INR 81.34

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	NYT
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	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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