

MIRA INFORM REPORT

Report No. :	537419
Report Date :	18.12.2018

IDENTIFICATION DETAILS

Name :	VINAYAK PLASTOPACKS
Registered Office :	Plot No. 3206, Phase 3, Chhatral GIDC, Taluka Kalol, Gandhinagar – 382729, Gujarat
Tel. No.:	91-2764-232378
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2018
Date of Establishment :	05.11.2006
Capital Investment:	INR 412.947 Lacs
PAN No.: [Permanent Account No.]	AAGFV1091C
GSTN : [Goods & Service Tax Registration No.]	24AAGFV1091C1ZI
Udyog Aadhar No.:	GJ09B0007553
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturing of PP Woven Fabric and Bags.
No. of Employees :	30 (Approximately)

RATING & COMMENTS

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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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in the year 2006 and it is engaged as a manufacturer of PP woven fabric and bags.</p> <p>For the financial year 2018, the concern has increased its revenue as compared to its previous year along with average profit margin during the year.</p> <p>Rating takes into consideration, satisfactory financial risk profile marked by adequate capital base and strong debt protection metrics.</p> <p>Payments seem to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note 1:</p> <p>The revenue contribution of "Jain Irrigation Systems Limited" for the FY 2017-18 is INR 4.500 Lacs.</p> <p>Note 2:</p> <p>Site visit was conducted at Plot No. 3206, GIDC Estate, Chhatral, Gandhinagar – 382 729, Gujarat and our executive has successfully traced the subject.</p> <p>At the premises, our executive met with Mr. Ankit Kedia (Managing Executive), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a factory type premise admeasuring total area of 28,500 sq. ft.</p> <p>Location was easy to find, locality seems to be industrial and area near the premise seems to be neutral.</p> <p>Our executive has sighted 30 employees along with telephone, computers, air conditioner, office equipment, xerox machine and furniture items at the premises.</p> <p>Name board of the subject was sighted at the given address.</p> <p>On inquiry with Mr. Gauravbhai (Staff) from "Aayushi Paper Industries" and Mr. Jayeshbhai (Staff) from "Uma Fabrics", they both confirmed the existence of the subject on 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 (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

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 18.12.2018

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.

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INFORMATION PARTED BY

Name :	Mr. Rajesh Bajranglaji Deogaonka
Designation :	Partner
Contact No.:	91-9374069381
Date :	11.12.2018

LOCATIONS

Registered Office :	Plot No. 3206, Phase 3, Chhatral GIDC, Taluka Kalol, Gandhinagar – 382729, Gujarat, India
Tel. No.:	91-2764-232378
Mobile No.:	91-9374069381 (Mr. Rajesh Bajranglaji Deogaonka) 91-9374757696 (Mrs. Asha Upadhyay) 91-9376777876 (Mr. Dineshkumar Chhotalal Mehta) 91-9376777880 (Mrs. Santosh Pradeep Beswal)
E-Mail :	vinayakwovenbags@gmail.com
Website :	Not Available
Area:	28,500 Sq. Ft.
Locality:	Industrial

PARTNER

Name :	Mrs. Asha Upadhyay
Designation :	Partner
Address :	C- 1, Badrikedar Society, Behind Ramvadi Society, Panchvati, Borisana, Kalol, Gandhinagar, Kalol – 382721, Gujarat, India
Date of Birth/Age :	10.09.1964
Aadhaar Card No.:	8881 0883 3948
PAN No.:	AGUPJ37761K
Name :	Mr. Dineshkumar Chhotalal Mehta
Designation :	Partner
Address :	A/24, Bansidhar Society, Panchvati Area, Kalol, Gandhinagar -382721, Gujarat, India
Date of Birth/Age :	30.12.1957
Aadhaar Card No.:	2651 8935 3021
PAN No.:	AILPM5574A
Name :	Mr. Rajesh Bajranglaji Deogaonka
Designation :	Partner
Address :	A/14, Rajshree Appartment, Kalol Ambika Nagar, Kalol, Gandhinagar- 382721, Gujarat, India
Date of Birth/Age :	07.01.1972
Aadhaar Card No.:	9990 7609 5683

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PAN No.:	ADYPD5452C
Name :	Mrs. Santosh Pradeep Beswal
Designation :	Partner
Address :	18, Kanaiyanagar Society, Kalol, Panchvati Area, At Borisana, Kalol, Gandhi Nagar, Kalol - 382721, Gujarat, India
Date of Birth/Age :	07.11.1967
Aadhaar Card No.:	5190 1622 2545
PAN No.:	AJMPB1184B

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of PP Woven Fabric and Bags.
Products :	PP Woven Fabric and Bags
Agencies Held :	--
Terms :	
Selling :	L/C, Cash and Credit
Purchasing :	L/C, Cash and Credit

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Reliance Industries Limited • MRPL • IOCL
Customers :	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> • Vikas Enterprises, Jaipur • Surya Polypack, Delhi • E Com Express, Delhi • Jain Irrigation Systems Limited
No. of Employees :	30 (Approximately)

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Bankers :	Banker Name :	HDFC Bank Limited	
	Branch :	Priya Avenue, Chhatral GIDC, Chhatral – 382729, Gujarat, India	
	Name of the Relationship Manager:	Mr. Bhavesh Tank	
	Contact No.:	91-2764-234024 91-9825006126	
	Email :	Bhavesh.tank@hdfcbank.com	
	Name of Account Holder :	Vinayak Plastopacks	
	Branch Code :	002213	
	Account No.:	50200015532650	
	Type of Account	Cash Credit	
	MICR Code :	380240042	
IFSC Code :	HDFC0002213		
Facilities :	Secured Loan	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)
	HDFC Bank CC A/c 50200015532650	148.233	134.648
	HDFC Bank Innova Car Loan	10.832	0.000
	Total	159.065	134.648

Auditors :	
Name :	Lalit K Sharma and Company Chartered Accountant
Membership No.:	039484

LITIGATIONS

NIL

**CAPITAL STRUCTURE
[INR in Lacs]**

As on 31.03.2018

Particulars	[INR in Lacs]
Dineshkumar Chhotalal Mehta	72.211
Rajesh Bajranglalji Deogaonka	74.314
Santosh Pradeep Beswal	135.266

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Asha Upadhyay	131.156
Total	412.947

FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

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

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Partners Capital Account	412.947	408.468	327.894
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	412.947	408.468	327.894
LOAN FUNDS			
1] Secured Loans	159.065	134.648	192.933
2] Unsecured Loans	188.129	185.584	204.376
TOTAL BORROWING	347.194	320.232	397.309
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	760.141	728.700	725.203
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	241.007	168.725	138.438
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	230.396	147.170	183.103
Sundry Debtors	321.138	372.151	288.151
Cash & Bank Balances	1.347	17.158	4.454
Other Current Assets	0.000	0.000	0.000
Loans & Advances	101.089	103.213	158.621
Total Current Assets	653.970	639.692	634.329
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	134.836	79.717	47.564
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.000	0.000	0.000
Total Current Liabilities	134.836	79.717	47.564
Net Current Assets	519.134	559.975	586.765

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	760.141	728.700	725.203

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	1902.095	1798.282	1801.278
	Other Income	14.113	20.310	
	TOTAL	1916.208	1818.592	1801.278
Less	EXPENSES			
	Staff Cost	131.557	116.085	69.155
	Increase/(Decrease) in stock	(33.445)	(37.424)	26.368
	Manufacturing Expenses	1592.603	1520.419	1498.261
	Administrative and Selling Expenses	64.558	55.211	57.229
	Partners Interest and Salary	57.846	59.584	44.863
	TOTAL	1813.119	1713.875	1695.876
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	103.089	104.717	105.402
Less	INTEREST COST	30.658	34.441	43.785
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	72.431	70.276	61.617
Less/ Add	DEPRECIATION/ AMORTISATION	33.268	27.072	21.368
	NET PROFIT	39.163	43.204	40.249

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days [Sundry Debtors / Income * 365]	61.62	75.54	NA
Account Receivables Turnover [Income / Sunday Debtors]	5.92	4.83	NA

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Average Payment Days (Sundry Creditors / Purchases * 365 Days)	374.10	250.65	251.04
Inventory Turnover (Operating Income / Inventories)	0.45	0.71	0.58
Asset Turnover (Operating Income / Net Fixed Assets)	0.43	0.62	0.76

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.54	0.49	0.58
Debt Equity Ratio (Total Liability / Networth)	0.84	0.78	1.21
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.78	0.65	0.77
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.58	0.41	0.42
Interest Coverage Ratio (PBIT / Financial Charges)	3.36	3.04	2.41

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT/Sales) * 100]	%	2.06	2.40	NA
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.38	5.34	5.21
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.48	10.58	12.28

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	2.02	2.41	2.52

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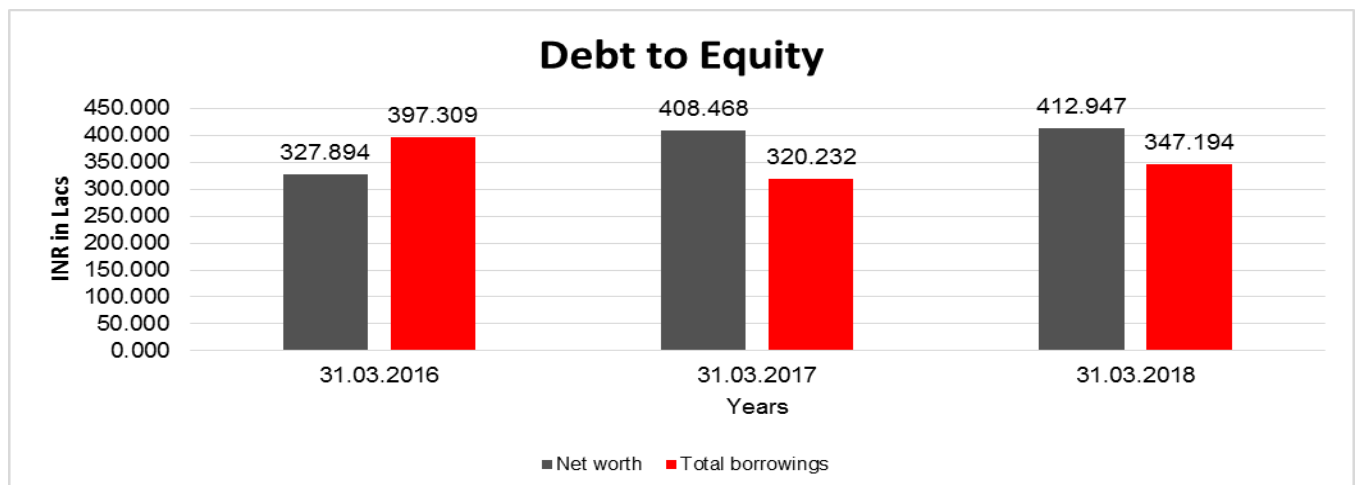
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.31	1.86	1.79
G-Score Ratio Financial (Networth / Total Assets)	0.46	0.51	0.42
G-Score Ratio Debt (Debts / Equity Capital)	0.84	0.78	1.21
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.02	2.41	2.52

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

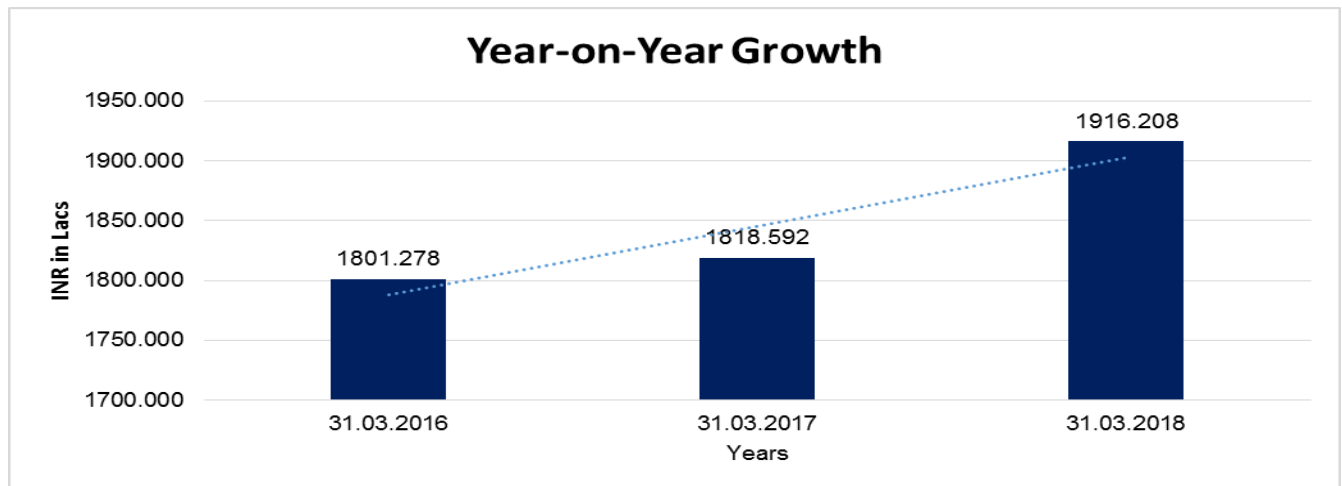
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Partners Capital Account	327.894	408.468	412.947
Reserves & Surplus	0.000	0.000	0.000
Net worth	327.894	408.468	412.947
Secured Loans	192.933	134.648	159.065
Unsecured Loans	204.376	185.584	188.129
Total borrowings	397.309	320.232	347.194
Debt/Equity ratio	1.212	0.784	0.841



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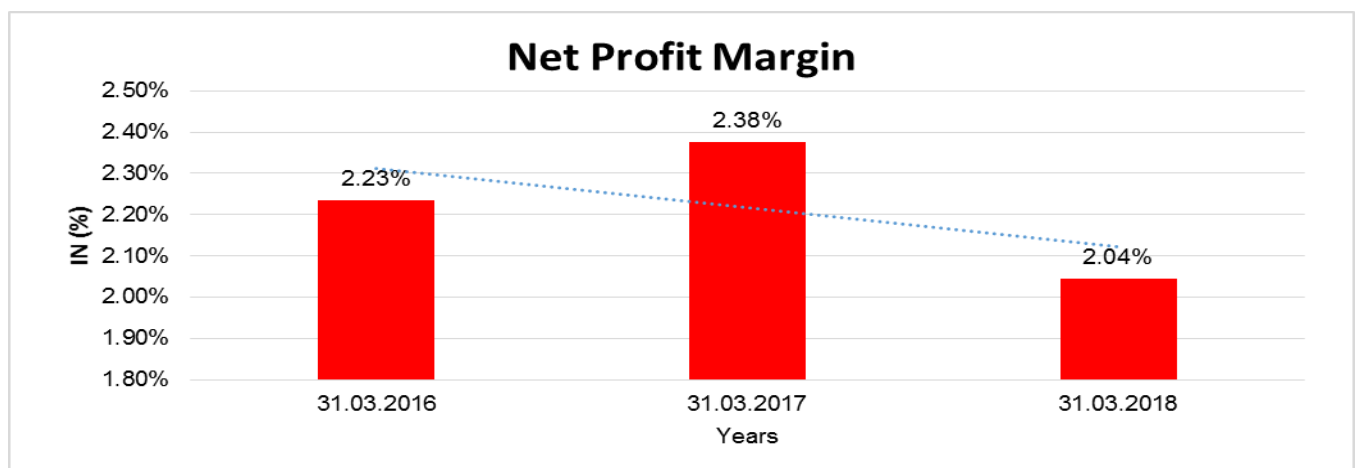
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Total Income	1801.278	1818.592	1916.208
		0.961	5.368



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Total Income	1801.278	1818.592	1916.208
Profit/ (Loss)	40.249	43.204	39.163
	2.23%	2.38%	2.04%



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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	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	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
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
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes
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

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UNSECURED LOAN

Particulars	31.03.2018 (INR in Lacs)	31.03.2017 (INR in Lacs)
From others		
Dharmendra A. Jain HUF	31.785	28.687
P.L. Agrawal & Sons HUF	12.344	11.141
Priyanka Prabhat Jalan	16.119	14.548
Sasol Petrochem Prop Sarmilaben D. Jain	15.979	14.421
Shakshi Jain	18.989	17.138
Singrodia Bros Holding Private Limited	68.127	61.486
Tanvi Jain	11.170	10.081
Urmiiia Damodar Agrawal	13.616	12.289
Umang Synthetics	0.000	15.793
Total	188.129	185.584

FIXED ASSETS

- Machinery
- Electric and Fittings A/c
- Furniture and Fixers
- Air Conditioner
- Water Cooler
- Television
- Computer and Printer

OBSERVATION POINTS

Name of Company :	VINAYAK PLASTOPACKS
Address :	Plot No. 3206, Phase 3, Chhatral GIDC, Taluka Kalol, Gandhinagar – 382729, Gujarat, India
Mobile No.:	91-9963715457
Person to whom we met:	Mr. Ankit Kedia
Designation :	Managing Executive
Name Board :	Sighted
Location:	Easy
Total Floors of the building:	Factory type premise
Locality:	Industrial
Area of premises :	28,500 Sq. Ft.
Area :	Neutral
Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	30
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Neighbour's interview :	Name of Company: Aayushi Paper Industries Contact person name : Mr. Gauravbhai (Staff) Name of Company: Uma Fabrics Contact person name : Mr. Jayeshbhai (Staff)

VINAYAK PLASTOPACKS - 537419

Neighbour's overview :	Existence Confirmed
Proof of visit:	Photograph Photographs: Exterior with name board / Interior / Shop Floor / Stock etc.
Details of the person conducting visit:	Name: Mr. Hiren Soni Designation: Field Executive Contact No.: 91-9898819196

PICTURES



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NEIGHBOURS



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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 (as on 18.12.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	VIVR
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

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- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)