

MIRA INFORM REPORT

Report No. :	547058.2
Report Date :	29.12.2018

IDENTIFICATION DETAILS

Name :	OM POLYMERS
Registered Office :	U-57, MIDC, Hingna Road, Hingna MIDC, Nagpur - 440016, Maharashtra
Mobile No.:	91-9422104790 (Mr. Vijay Vedprakash Bansal)
Country :	India
Financials (as on) :	Not Divulged
Year of Establishment:	2007
Capital Investment :	Not Divulged
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	ABRPB9176A
GSTN : [Goods & Service Tax Registration No.]	27ABRPB9176A1ZK
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer of PVC Flexible Garden Pipes, LDPE Delivery Pipe, etc. (Confirmed by management)
No. of Employees :	10 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject is a proprietary concern established in the year 2007 and it is engaged as a manufacturer of PVC flexible garden pipes, LDPE delivery pipe, etc.</p> <p>Mr. Vijay Vedprakash Bansal (Proprietor) has provided general information but he denied to disclose any financial information about the subject.</p> <p>Rating is constrained on account of absence of financial information to evaluate risks associated with the subject.</p> <p>No payment terms are known.</p> <p>In view of aforesaid, the subject can be considered for business dealings with some caution.</p> <p>Note 1:</p> <p>Site visit was conducted at the registered address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met with Mr. Abhijeet (Office Executive), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a shed type premise admeasuring total area of 10,000 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 more than 10 employees along with telephone, computers, air conditioner, office equipment and furniture items at the premises.</p> <p>No name board of the subject was sighted at the given address.</p> <p>Note 2:</p> <p>Site visit was conducted at the branch address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met with Mr. Vijay Bansal (Proprietor), who refused to confirm the existence of the subject on the given address and he did not allow our executive to enter the premise.</p> <p>As per our executive's observation, it is a ground +3 storey building and the</p>

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	<p>subject is situated on the first floor.</p> <p>Location was easy to find, locality seems to be commercial and area near the premise seems to be upmarket.</p> <p>No name board of the subject was sighted at the given address.</p> <p>On inquiry with Neighbour (Name Refused), he confirmed the existence of the subject on the given address.</p>
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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

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

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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 29.12.2018

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 PARTED BY (GENERAL DETAILS)

Name :	Mr. Vijay Vedprakash Bansal
Designation :	Proprietor
Contact No.:	91-9422104790
Date :	26.12.2018

LOCATIONS

Registered Office :	U-57, MIDC, Hingna Road, Hingna MIDC, Nagpur - 440016, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9422104790 (Mr. Vijay Vedprakash Bansal) 91-9823377101 (Mr. Abhijeet)
Fax No.:	Not Available
E-Mail :	shubhamagency5@gmail.com
Area :	10000 sq. ft.
Location :	Owned
Locality :	Industrial
Branch Office :	National Agencies, 1st Floor, Lakshmi Anand Tower, Golibar Chowk, Nagpur – 440002, Maharashtra, India
Locality :	Commercial (At site visit)

SOLE PROPRIETOR

Name :	Mr. Vijay Vedprakash Bansal
Designation :	Proprietor
PAN No.:	ABRPB9176A

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BUSINESS DETAILS

Line of Business :	Manufacturer of PVC Flexible Garden Pipes, LDPE Delivery Pipe, etc. (Confirmed by management)
Products :	<ul style="list-style-type: none"> PVC Flexible Garden Pipes LDPE Delivery Pipe, etc.
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and Others (RTGS/ NEFT)
Purchasing :	Cheque and Others (RTGS/ NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Manufacturers	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	10 (Approximately)	
Bankers :	Bank Name	Bank of Baroda
	Branch	Not Divulged

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	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)	--

Auditors :	
Name :	G.K. Agarwal and Company Chartered Accountants
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern: (Confirmed management)	by <ul style="list-style-type: none"> • Saket Polymers • Shubham Agency

CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

FINANCIAL DATA
[all figures are in INR Million]

NOT DIVULGED

The above information has been denied by Mr. Vijay Vedprakash Bansal (Proprietor)

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

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	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
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No

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20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	No
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 - I

Company Name :	OM POLYMERS
Address :	U-57, MIDC, Hingna Road, Hingna MIDC, Nagpur - 440016, Maharashtra, India
Person to whom we met :	Mr. Abhijeet
Designation :	Office Executive
Name Board :	Not Sighted
Location :	Easy
Landmark (If any) :	Hingna MIDC
Total floors of the building :	Shed Type Premise
Locality:	Industrial
Area of premises :	10000 sq. ft.
Area :	Neutral
No. of employees seen at premises :	10+
Visibility Items :	<ul style="list-style-type: none"> • Telephone

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	<ul style="list-style-type: none"> • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture items sighted :	Yes
Proof of visit :	Photographs

OBSERVATION POINTS - II

Company Name :	OM POLYMERS
Address :	National Agencies, 1st Floor, Lakshmi Anand Tower, Golibar Chowk, Nagpur – 440002, Maharashtra, India
Person to whom we met :	Mr. Vijay Bansal
Designation :	Proprietor
Name Board :	Not Sighted
Location :	Easy
Landmark (If any) :	National Agencies
Total floors of the building :	Ground + 3 Floors
Subject situated on :	1st Floor
Locality:	Commercial
Area :	Upmarket
Neighbour's Interview	
Neighbour's Overview :	On inquiry with Neighbour (Name Refused), he confirmed the existence of the subject on the given address.
Proof of visit :	Photographs

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 69.93
UK Pound	1	INR 88.86
Euro	1	INR 79.98

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	VIVR
Report Prepared by :	SUD

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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