

MIRA INFORM REPORT

Report No. :	547120
Report Date :	29.12.2018

IDENTIFICATION DETAILS

Name :	SAI TRIPTI CHEMTRADE PRIVATE LIMITED [w.e.f.06.05.2011]
Formerly Known As :	DHEYA LIFE LONG LEARNING PRIVATE LIMITED [w.e.f.18.01.2011] INDUSCROSSING EDUTEK PRIVATE LIMITED
Registered Office :	505, Marathon Max, Mulund Goregaon Link Road, Mulund - West, Mumbai – 400080, Maharashtra
Tel No.:	91-22-25911021
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	18.02.2009
CIN No.: [Company Identification No.]	U51109MH2009PTC190417
Capital Investment / Paid-up Capital :	INR 0.500 Million
IEC No.: [Import-Export Code No.]	0311016006
GSTN : [Goods & Service Tax Registration No.]	27AAPCS8058N1ZC
PAN No.: [Permanent Account No.]	AAPCS8058N
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Subject is engaged in the business of Dealing in all types of Chemicals Items [Registered Activity] Subject is engaged in the business of Trading, Exporting, Extracting, Manufacturing, of Fatty Acids, Fatty Alcohols, Glycerine, Surfactants- SLS,

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	SLES, MES, AOS, Cosmetic Ingredients, Personal care Chemicals, Water Treatment Chemicals. [As per Memorandum of Association]
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

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2009 and it is having satisfactory track records.</p> <p>For the financial year 2017, the company has increased its revenue from operation as compared to previous year and maintained minimal profit margin of 4.38%.</p> <p>General financial position of the company seems to be sound and acceptable.</p> <p>Further, rating also derives strength from its long standing track records of business operations and improvement in the revenue as well as profitability profile.</p> <p>Trade relations are reported as fair. Business is active. Payments are seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade 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.

EXTERNAL AGENCY RATING

NOT AVAILABLE

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 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 DENIED BY

Name :	Mr. Manojkumar Triptinath Jha
Designation :	Director
Contact No.:	91-22-25911021
Date :	27.12.2018

LOCATIONS

Registered Office :	505, Marathon Max, Mulund Goregaon Link Road, Mulund - West, Mumbai – 400080, Maharashtra, India
Tel. No.:	91-22-25911021
Mobile No.:	91-9920101315 (Mr. Manojkumar Triptinath Jha)
Fax No.:	Not Available
E-Mail :	sales@stchemtrade.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Manojkumar Triptinath Jha
Designation :	Director
Address :	C-103, Silver Birch, Vasant Garden, B R Road, N E S International School, Mulund West, Mumbai - 400080, Maharashtra, India
Date of Birth/Age :	29.09.1963
Date of Appointment :	18.02.2009

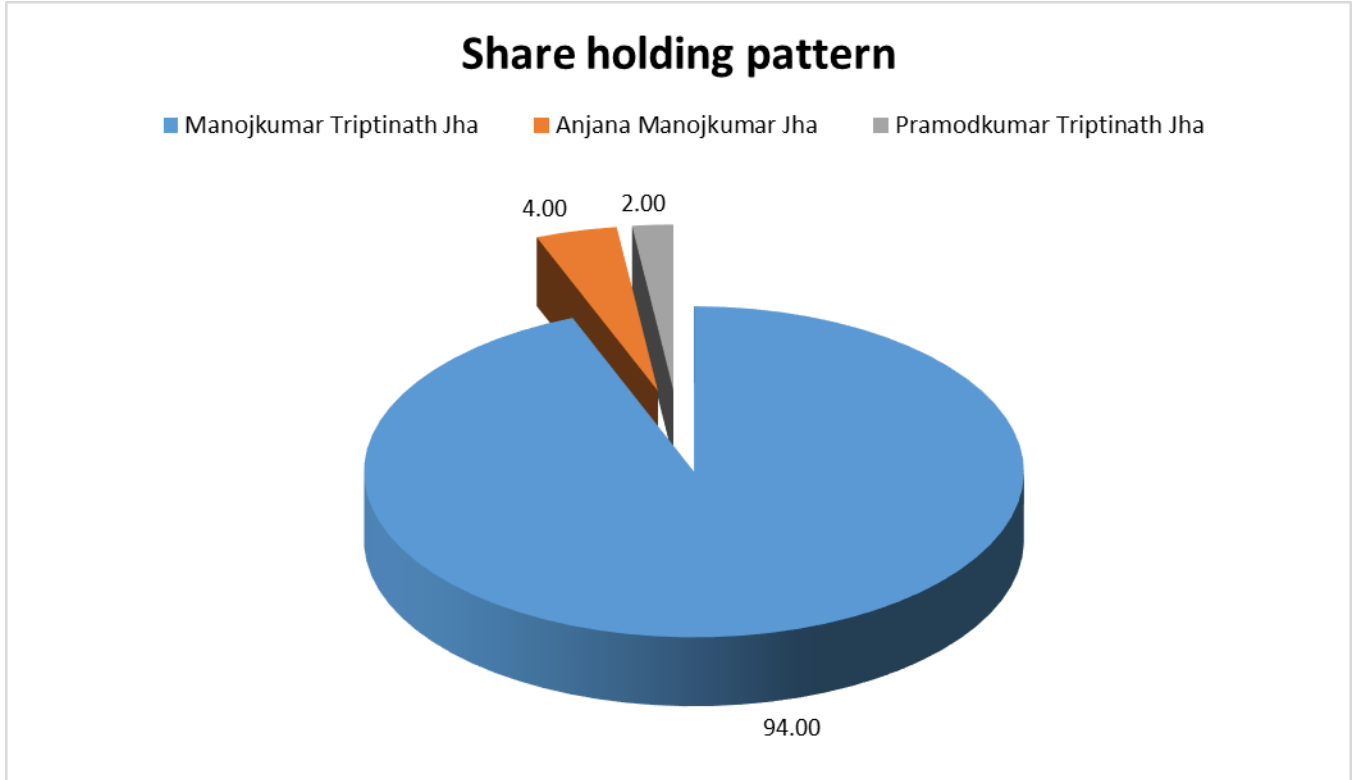
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DIN No.:	02471684
Name :	Mrs. Anjana Manojkumar Jha
Designation :	Director
Address :	C-103, Silver Birch, Vasant Garden, B R Road, N E S International School, Mulund West, Mumbai - 400080, Maharashtra, India
Date of Birth/Age :	26.05.1971
Date of Appointment :	25.07.2011
DIN No.:	02691215
Name :	Mr. Pramodkumar Triptinath Jha
Designation :	Director
Address :	B-133, Shravan Tarangan Chs, Pokharan Road No 1, Near Koram Mall, Samata Nagar , Thane We St, Jekegr, Thane – 400606, Maharashtra, India
Date of Birth/Age :	11.07.1955
Date of Appointment :	25.07.2011
DIN No.:	02882341

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	Percentage of Holding
Manojkumar Triptinath Jha	47000	94.00
Anjana Manojkumar Jha	2000	4.00
Pramodkumar Triptinath Jha	1000	2.00
Total	50000	100.00



Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Subject is engaged in the business of Dealing in all types of Chemicals Items [Registered Activity] Subject is engaged in the business of Trading, Exporting, Extracting, Manufacturing, of Fatty Acids, Fatty Alcohols, Glycerine, Surfactants- SLS, SLES, MES, AOS, Cosmetic Ingredients, Personal care Chemicals, Water Treatment Chemicals. [As per Memorandum of Association]
Brand Names :	Not Available

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Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

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 :	Indusind Bank Limited
	Branch :	2401 Gen Thimmayya Road, Contonment, Pune - 411001, Maharashtra, 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 :	--	

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Auditors :	
Name :	SAKG and Associates Chartered Accountants
Address :	405, Pranav Commercial Plaza, M.G Road, Mulund-West, Mumbai – 400080, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAYFA8915G
Memberships :	Not Available
Collaborators :	Not Available
Related Parties :	--

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

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FINANCIAL DATA
[all figures are 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	0.500	0.100	0.100
(b) Reserves & Surplus	3.900	1.668	0.694
(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)	4.400	1.768	0.794
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(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	0.280	0.436	0.000
Total Non-current Liabilities (3)	0.280	0.436	0.000
(4) Current Liabilities			
(a) Short term borrowings	11.960	12.444	7.634
(b) Trade payables	9.283	0.489	6.024
(c) Other current liabilities	3.485	1.692	0.158
(d) Short-term provisions	0.000	0.000	1.605
Total Current Liabilities (4)	24.728	14.625	15.421
TOTAL	29.408	16.829	16.215
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.425	0.607	0.000
(ii) Intangible Assets	0.000	0.000	0.005
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.039	0.000	0.000
(d) Long-term Loan and Advances	1.514	0.164	0.125
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	1.978	0.771	0.130
(2) Current assets			

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(a) Current investments	10.337	2.167	5.033
(b) Inventories	12.084	8.878	7.842
(c) Trade receivables	4.037	4.884	1.288
(d) Cash and cash equivalents	0.971	0.107	1.532
(e) Short-term loans and advances	0.000	0.000	0.386
(f) Other current assets	0.001	0.022	0.004
Total Current Assets	27.430	16.058	16.085
TOTAL	29.408	16.829	16.215

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	50.958	21.438	12.795
	Other Income	0.290	0.645	0.300
	TOTAL	51.248	22.083	13.095
Less	EXPENSES			
	Cost of Materials Consumed	46.225	19.080	0.000
	Purchases of Stock-in-Trade	0.000	0.000	14.218
	Changes in inventories of	(3.206)	(1.035)	(3.705)
	Employees benefits expense	2.018	0.216	1.113
	Other expenses	2.471	1.836	1.278
	TOTAL	47.508	20.097	12.904
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	3.740	1.986	0.191
Less	FINANCIAL EXPENSES	0.277	0.362	0.025
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.463	1.624	0.166
Less/ Add	DEPRECIATION/ AMORTISATION	0.280	0.136	0.001
	PROFIT/ (LOSS) BEFORE TAX	3.183	1.488	0.165
Less	TAX	0.951	0.513	0.051
	PROFIT/ (LOSS) AFTER TAX	2.232	0.975	0.114
	Earnings / (Loss) Per Share (INR)	22.00	97.00	11.44

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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 flows 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)	28.92	83.15	36.74
Account Receivables Turnover (Income / Sundry Debtors)	12.62	4.39	9.93
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	73.30	9.35	154.65
Inventory Turnover (Operating Income / Inventories)	0.31	0.22	0.02
Asset Turnover (Operating Income / Net Fixed Assets)	8.80	3.27	38.20

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.87	0.95
Debt Equity Ratio (Total Liability / Networth)	2.72	7.04	9.61
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.62	8.27	19.42
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.10	0.34	0.01
Interest Coverage Ratio (PBIT / Financial Charges)	13.50	5.49	7.64

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	4.38	4.55	0.89
Return on Total Assets ((PAT / Total Assets) * 100)	%	7.59	5.79	0.70
Return on Investment (ROI) ((PAT / Networth) * 100)	%	50.73	55.15	14.36

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.11	1.10	1.04
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.62	0.49	0.53
G-Score Ratio Financial (Networth / Total Assets)		0.15	0.11	0.05
G-Score Ratio Debt (Debts / Equity Capital)		23.92	124.44	76.34
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.11	1.10	1.04

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

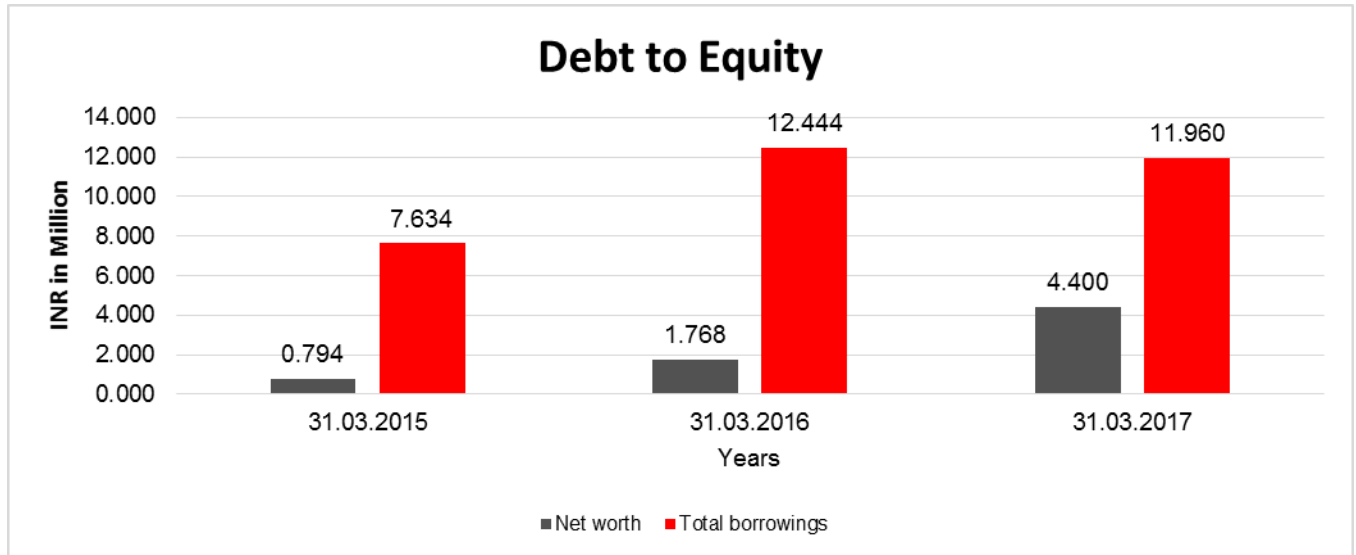
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015 INR In Million	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	0.100	0.100	0.500
Reserves & Surplus	0.694	1.668	3.900
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.794	1.768	4.400
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	7.634	12.444	11.960
Total borrowings	7.634	12.444	11.960

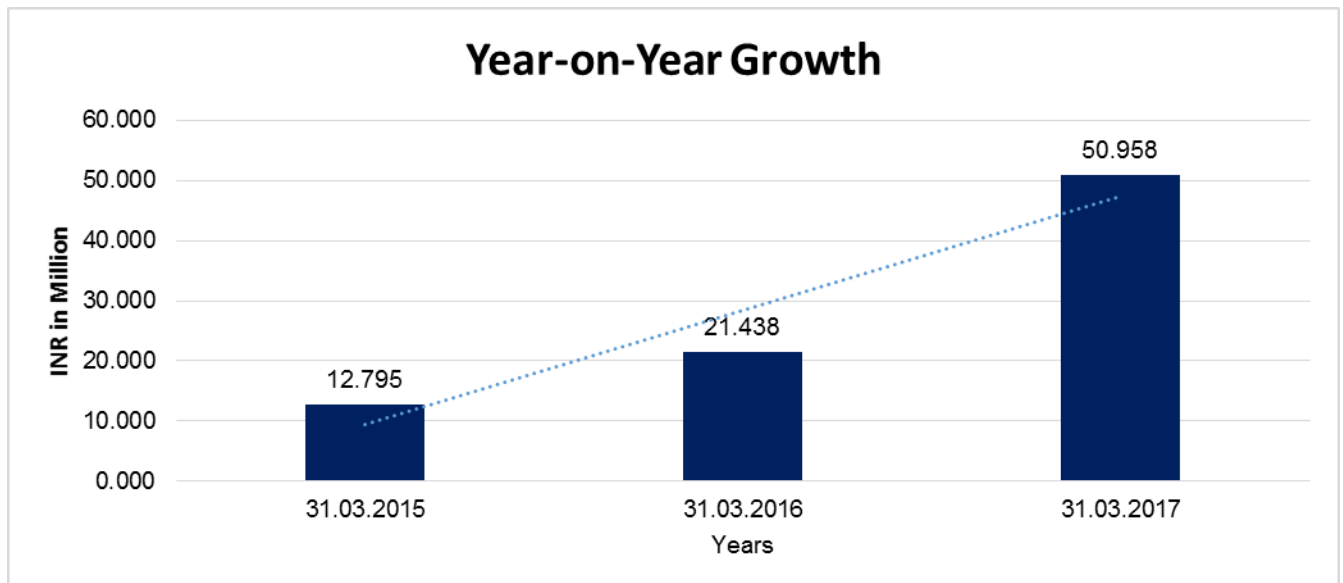
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Debt/Equity ratio	9.615	7.038	2.718
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YEAR-ON-YEAR GROWTH

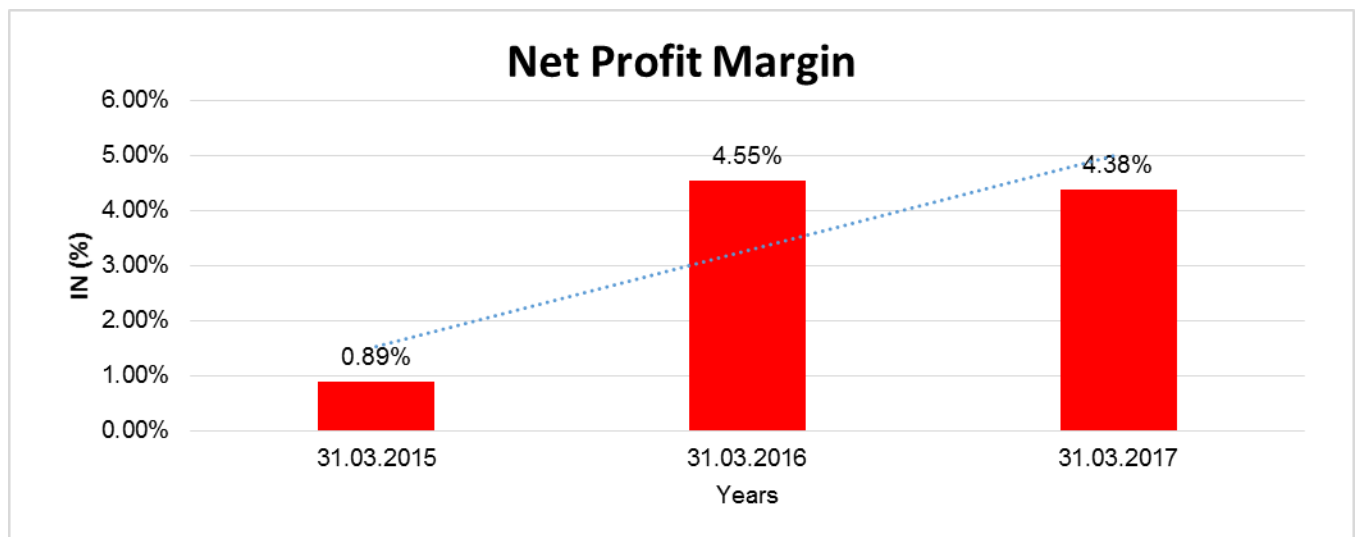
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	12.795	21.438	50.958
		67.550	137.699



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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	12.795	21.438	50.958
Profit	0.114	0.975	2.232
	0.89%	4.55%	4.38%



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	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	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	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
	Negative Reporting by Auditors in the Annual Report	No

CORPORATE INFORMATION (AS ON 31.03.2016)

The company viz. Sal Tripti Chemtrade Private Limited is in the business of Dealing in all types of Chemicals items.

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G88898275	100126009	INDUSTRIAL BANK LTD.	28/09/2017	28/05/2018	14690000.0	2401 GEN THIMMAYYA ROADCONTONMENTPUNE MA411001IN

FIXED ASSETS:

- Motor Car
- Furniture
- Computer
- Laptop
- Office Equipment

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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 69.93
UK Pound	1	INR 88.86
Euro	1	INR 79.98

INFORMATION DETAILS

Information Gathered by :	PRK
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
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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