

MIRA INFORM REPORT

Report No. :	546897
Report Date :	28.12.2018

IDENTIFICATION DETAILS

Name :	SUSHILA PARMAR INTERNATIONAL PRIVATE LIMITED (w.e.f. 09.05.2016)
Formerly Known As :	PARMAR INTERNATIONAL PRIVATE LIMITED
Registered Office :	31, Shree Adinath Shopping Centre, Pune Satara Road, Pune – 411037, Maharashtra
Tel. No.:	91-20-24529921
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	04.03.2010
Capital Investment / Paid-up Capital :	INR 110.187 Million
CIN No.: [Company Identification No.]	U25209PN2010PTC135706
IEC No.: [Import-Export Code No.]	3109022087
PAN No.: [Permanent Account No.]	AAF3570L
GSTN : [Goods & Service Tax Registration No.]	24AAF3570L1Z8 (Gujarat) 33AAF3570L1Z9 (Tamilnadu) 36AAF3570L1Z3 (Telangana) 19AAF3570L1ZZ (West Bengal) 37AAF3570L1Z1 (Andhra Pradesh) 23AAF3570L1ZA (Madhya Pradesh) 26AAF3570L1Z4 (Dadra and Nagar Haveli)
Legal Form :	Private Limited Liability Company
Line of Business :	Dealing in PVC Resin and Other Plastic Material Products. (Registered activity)
No. of Employees :	Information denied by the management

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RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2010 and it is having a good track record.</p> <p>For the financial year 2018, the company has increased its revenue as compared to previous year along but it has reported thin profit margin during the year.</p> <p>Rating takes into consideration, healthy financial risk profile of the company marked by adequate net worth base along with strong debt protection metrics.</p> <p>Rating continues to derive strength from established track record of its business operations backed by its well experienced management team.</p> <p>Payments are reported to be usually correct.</p> <p>In view of aforesaid, the company can be considered good for normal 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

Rating Agency Name	ICRA
Rating	Fund based working capital facilities = BBB+
Rating Explanation	Moderate degree of safety and moderate credit risk
Date	22.03.2018
Rating Agency Name	ICRA
Rating	Non fund based working capital facilities = A2+

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Rating Explanation	Strong degree of safety and low credit risk
Date	22.03.2018

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 28.12.2018

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 (91-20-32545999 / 24264166)

91-20-24529999 (Continuously Ringing)

LOCATIONS

Registered Office :	31, Shree Adinath Shopping Centre, Pune Satara Road, Pune – 411037, Maharashtra, India
Tel. No.:	91-20-32545999/ 24264166
Fax No.:	Not Available
E-Mail :	parmar@parmarglobal.com roc@parmarglobal.com
Website :	http://www.parmarglobal.com
Corporate Office :	2nd and 3rd Floor, JDC Platinum Towers, Near Zhambare Palace, Maharshi Nagar, Pune – 411037, Maharashtra, India
Tel. No.:	91-20-24529999
Fax No.:	91-20-24529997 / 98

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Rohit Popatlal Parmar
Designation :	Director
Address :	A 601 Sujay Garden Society, Mukundnagar Gultekdi Road, Near Swargate Gultekdi Market Yard Pune – 411037, Maharashtra, India
Date of Birth/Age :	31.03.1975
Qualification :	B.Com
Date of Appointment :	04.03.2010
PAN No.:	ABEPP1800E
DIN No.:	02000811
Name :	Mrs. Rekha Rohit Parmar
Designation :	Director
Address :	A 601 Sujay Garden Society, Mukundnagar Gultekdi Road, Near Swargate Gultekdi Market Yard, Pune – 411037, Maharashtra, India
Date of Birth/Age :	13.03.1975
Qualification :	B.Com
Date of Appointment :	04.03.2010
PAN No.:	AHIPP6050C
DIN No.:	02100321

MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Shareholders	No. of Shares	%age
Sushila Parmar Esteem LLP (Beneficial Interest of Sushila Parmar Holdings (AOP))	550935	50.00
Sushila International LLP (Beneficial Interest of Sushila Parmar Gedence (LLP))	550935	50.00
Total	1101870	100.00

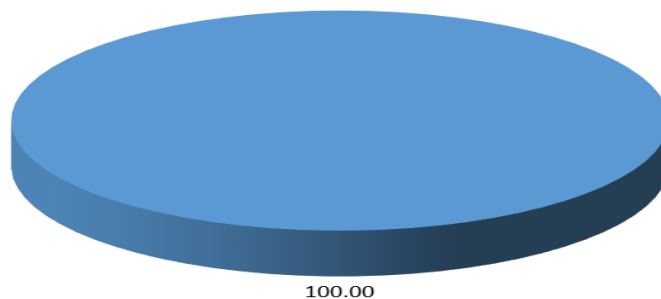
Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2018

Category	Percentage
Public/Other than promoters [Others] AOP	100.00
Total	100.00

Share holding pattern

■ Public/Other than promoters [Others] AOP



BUSINESS DETAILS

Line of Business :	Dealing in PVC Resin and Other Plastic Material Products. (Registered activity)	
Products / Services :	Name and Description of main products / services	ITC Code
	Othr Article of Plastic Nes	39269099

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Brand Names :	Not Available
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 :	IDFC Bank Limited
	Branch :	KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai – 600031, Tamilnadu, India
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--

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	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--
<ul style="list-style-type: none"> State Bank of India 562/7, River View Apartment. Congress Bhavan Roadopp Sawarkar Bhavan, Shivaji Nagar Pune – 411005, Maharashtra, India 		
Facilities :	SECURED LOANS	31.03.2018 INR In Million
	SHORT TERM BORROWINGS	31.03.2017 INR In Million
	Loans repayable on demand from banks	9.439
	Total	9.439
		20.306
		20.306

Auditors :	
Name :	SAC and Company LLP Chartered Accountants
Address :	Office 30, Vastushree Complex, Near Hyde Park Market Road, Pune, Maharashtra, India
PAN No.:	AHOPM2595F
Memberships No :	114060
Memberships :	Not Available
Collaborators :	Not Available
Firms of Director's Relative:	<ul style="list-style-type: none"> PSP Exim Ssurisha Esteem LLP

CAPITAL STRUCTURE

AS ON 29.09.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
1110000	Equity Shares	INR 100/- each	INR 111.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1101870	Equity Shares	INR 100/- each	INR 110.187 Million

FINANCIAL DATA
[all figures are in 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	110.187	110.187	110.187
(b) Reserves and Surplus	337.818	252.045	204.198
(c) Money received against share warrants	0.000	0.000	0.000
(d) Minority interest	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	448.005	362.232	314.385
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	4.179	2.466	2.118
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	1.764	1.329	0.000
Total Non-current Liabilities (3)	5.943	3.795	2.118
(4) Current Liabilities			
(a) Short-term borrowings	9.439	20.306	18.268
(b) Trade payables	1459.215	1100.100	1274.219
(c) Other current liabilities	53.872	104.550	59.399
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	1522.526	1224.956	1351.886
TOTAL	1976.474	1590.983	1668.389
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	81.474	63.524	39.332
(ii) Intangible Assets	0.377	0.094	0.248
(iii) Tangible assets capital work-in-progress	31.257	46.311	46.311
(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)	0.000	0.000	0.000
(d) Long-term loans and advances	29.617	7.118	5.834
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	142.725	117.047	91.725

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(2) Current assets			
(a) Current investments	59.808	26.770	11.025
(b) Inventories	309.181	345.942	238.770
(c) Trade receivables	861.395	637.871	754.943
(d) Cash and bank balances	517.230	452.694	415.862
(e) Short-term loans and advances	34.667	5.279	55.135
(f) Other current assets	51.468	5.380	100.929
Total Current Assets	1833.749	1473.936	1576.664
TOTAL	1976.474	1590.983	1668.389

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Total Revenue from operations	8167.355	6340.416	6686.295
	Other Income	19.114	11.760	13.260
	TOTAL	8186.469	6352.176	6699.555
Less	EXPENSES			
	Purchases of Stock-in-Trade	7778.812	6217.263	6542.409
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	36.761	(107.172)	(35.850)
	Employee benefit expense	95.075	58.257	41.301
	Other expenses	88.622	66.280	43.456
	TOTAL	7999.270	6234.628	6591.316
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	187.199	117.548	108.239
Less	FINANCIAL EXPENSES	52.170	35.402	57.134
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	135.029	82.146	51.105
Less/ Add	DEPRECIATION/ AMORTISATION	3.523	2.786	3.465
	PROFIT/ (LOSS) BEFORE TAX	131.506	79.360	47.640
Less	TAX	45.733	31.513	16.444
	PROFIT/ (LOSS) AFTER TAX	85.773	47.847	31.196
	Earnings / (Loss) Per Share (INR)	77.84	43.42	28.31

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	181.182	91.551	1.460
Net cash flow from (used in) operations	140.353	58.716	(27.417)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	38.50	36.72	41.21
Account Receivables Turnover (Income / Sundry Debtors)	9.48	9.94	8.86
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	68.47	64.58	71.09
Inventory Turnover (Operating Income / Inventories)	0.61	0.34	0.45
Asset Turnover (Operating Income / Net Fixed Assets)	1.66	1.07	1.26

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.77	0.77	0.81
Debt Equity Ratio (Total Liability / Networth)	0.02	0.06	0.06
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.40	3.38	4.30
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.25	0.30	0.27
Interest Coverage Ratio (PBIT / Financial Charges)	3.59	3.32	1.89

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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
PAT to Sales ((PAT / Sales) * 100)	%	1.05	0.75	0.47
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.34	3.01	1.87
Return on Investment (ROI) ((PAT / Networth) * 100)	%	19.15	13.21	9.92

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.20	1.20	1.17
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.00	0.92	0.99
G-Score Ratio Financial (Networth / Total Assets)		0.23	0.23	0.19
G-Score Ratio Debt (Debts / Equity Capital)		0.09	0.18	0.17
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.20	1.20	1.17

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

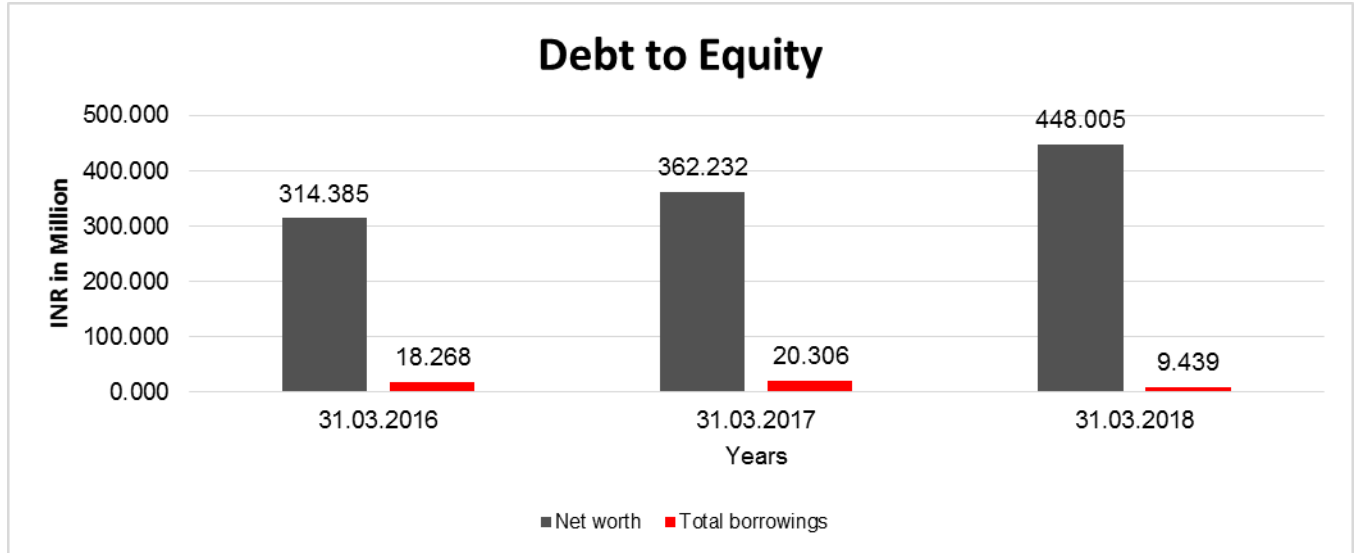
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Share Capital	110.187	110.187	110.187
Reserves & Surplus	204.198	252.045	337.818
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	314.385	362.232	448.005
Short term borrowings	18.268	20.306	9.439
Current maturities of long-term debts	0.000	0.000	0.000

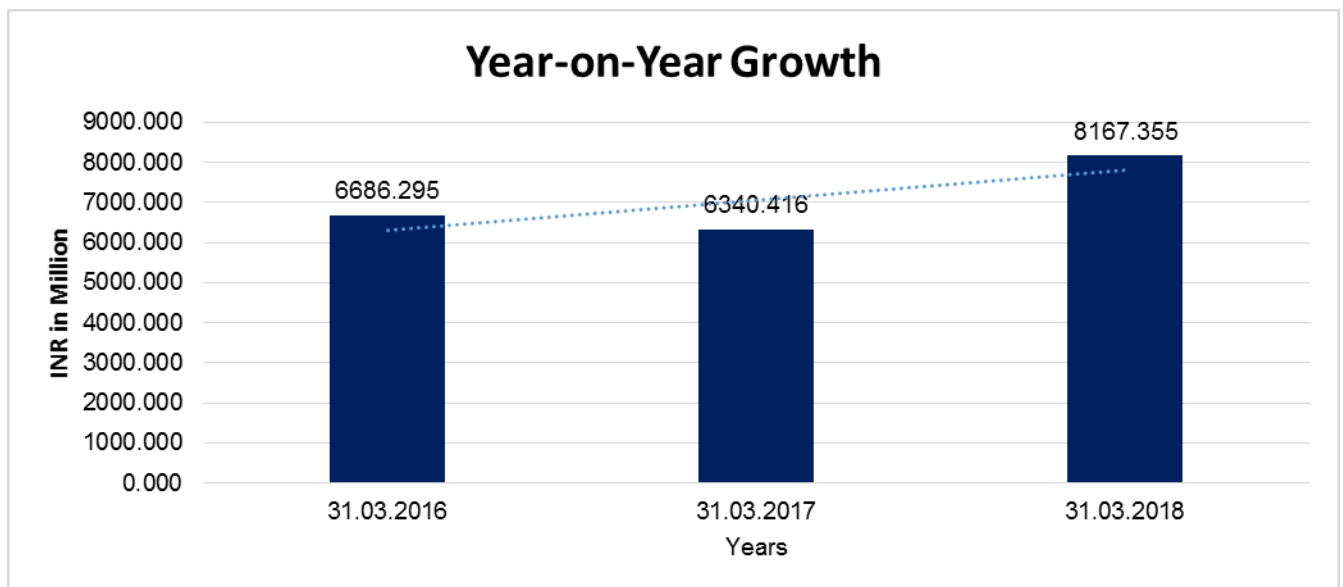
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Total borrowings	18.268	20.306	9.439
Debt/Equity ratio	0.058	0.056	0.021



YEAR-ON-YEAR GROWTH

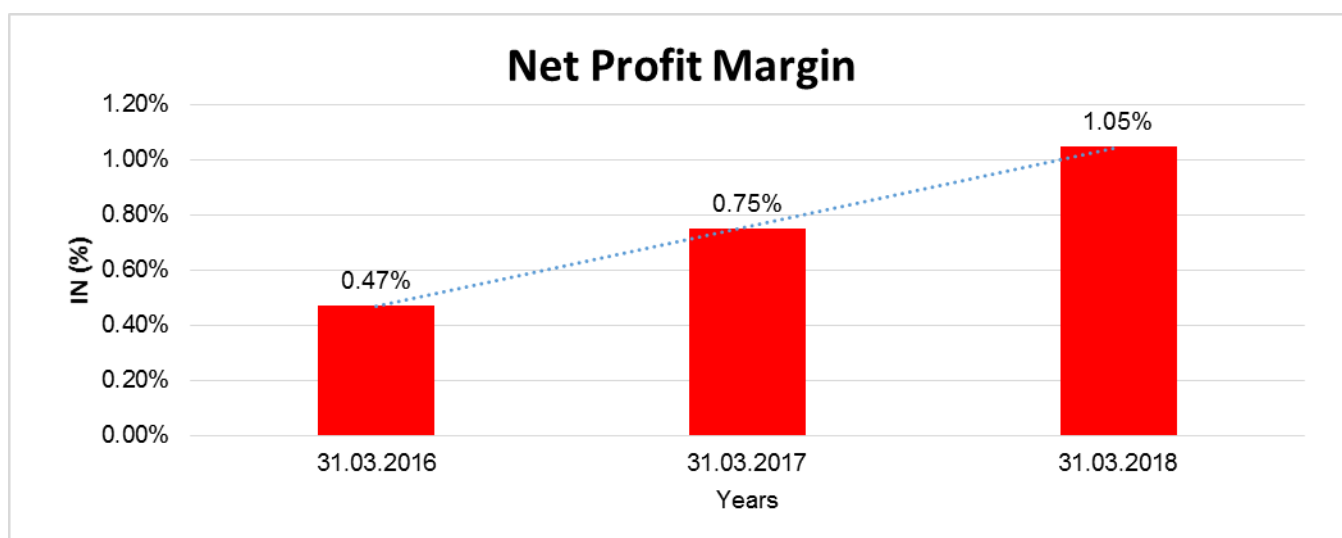
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	6686.295	6340.416	8167.355
		(5.173)	28.814



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	6686.295	6340.416	8167.355
Profit/ (Loss)	31.196	47.847	85.773
	0.47 %	0.75 %	1.05 %



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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	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	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	Yes
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

CORPORATE INFORMATION:


SushilaParmarInternational Private Limited (SPIPL) (Formerly known as Parmar International Private Limited) is a company dealing in PVC resin and other plastic material products. The Company was formed in March 2010. The company is operating across India. The company is operating in the states of Maharashtra, West Bengal, Gujarat, Tamil Nadu, Andhra Pradesh, Telangana, Odisha, Daman & Diu, Madhya Pradesh and Dadra & Nagar Haveli. During the year the company was appointed as a Consignment Stockist Agent (CSA) and Del Credre Agent (DCA) for some products ONGC Petrol Additions Limited (OPaL).

INDEX OF CHARGES:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	H33005968	100221771	IDFC BANK LIMITED	15/11/2018	-	-	373500000.0	KRM TOWER, 7TH FLOOR, NO. 1, HARRINGTON ROAD, CHETPET, CHENNAITA600031IN
2	G94383452	100192998	STATE BANK OF INDIA	09/07/2018	-	-	202500000.0	562/7, RIVER VIEW APARTMENT. CONGRESS BHAVAN ROADOPP SAWARKAR BHAVAN, SHIVAJINAGARPU NEMH411005IN
3	G73320434	10250904	CANARA BANK	26/10/2010	08/09/2017	-	2435000000.0	11, MAHATMA GANDHI ROAD, FIRST FLOOR, RED CROSS BUILDING, CAMP, PUNEMH411001IN
4	C04157889	10313135	CANARA BANK	26/09/2011	-	20/05/2014	100000000.0	PRIME CORPORATE BRANCH, RED CROSS BUILDING, 1ST FLOOR, 11, MAHATMA GANDHI ROAD, CAMP, PUNEMH411001IN

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FIXED ASSETS:

- Land
 - Building
 - Plant and Machinery
 - Furniture and Fixture
 - Office Equipment
 - Computer
 - Vehicles
- 

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 70.08
UK Pound	1	INR 88.76
Euro	1	INR 80.30

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	VIV R
Report Prepared by :	RNA

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)