

MIRA INFORM REPORT

Report No. :	517528
Report Date :	03.07.2018

India".

IDENTIFICATION DETAILS

Name :	PACKWELL GASKETS PRIVATE LIMITED
Registered Office :	Plot No. 36, S No.105-108, Ramtekadi Industrial Area, Hadapsar, Pune – 411013, Maharashtra
Tel. No.:	91-20-26871585
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	24.05.2001
CIN No.: [Company Identification No.]	U34300PN2001PTC016170
Capital Investment / Paid-up Capital :	INR 0.700 Million
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.]	AACCP2612E
GSTN : [Goods & Service Tax Registration No.]	27AACCP2612E1ZV
TIN No.:	27570021023
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Manufacturer of all Automobile Gaskets and Washers. Subject is engaged in the business of Manufacturing of Automobile Gaskets and Engineering Goods [Registered Activity]

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No. of Employees :	Information declined 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
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2001. The company is a manufacturer of automobile gaskets and engineering goods.</p> <p>As per the financial of 2017, the company earned a favourable growth of 21.14% in its revenue as compared to the previous year and has achieved average profitability margin of 2.16%.</p> <p>The company possesses satisfactory financial position marked by average net worth base along with acceptable 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 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

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

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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 03.07.2018.

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 DECLINED

MANAGEMENT NON-COOPERATIVE [91-20-26871585]

LOCATIONS

Registered Office :	Plot No. 36, S No.105-108, Ramtekadi Industrial Area, Hadapsar, Pune – 411013, Maharashtra, India
Tel. No.:	91-20-26871585/ 65206003
Fax No.:	91-20-26871797
E-Mail :	packwell@pn3.vsnl.net.in packwellgaskets@gmail.com sales@packwellgaskets.com
Website :	http://www.packwellgaskets.com

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DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Hanumant Shankar Tarate
Designation :	Managing Director
Address :	S No.105, 36 Ramtekadi Industrial Area, Hadapsar Pune - 411013, Maharashtra, India
Date of Appointment :	24.05.2001
DIN No.:	00628019
Name :	Mr. Swapnil Hanumant Tarate
Designation :	Additional Director
Address :	Plot No 26 S No 28 Swapnil Bunglow Chaitanyanagar Dhankawadi, Pune -- 411043, Maharashtra, India
Date of Appointment :	20.05.2016
DIN No.:	07504174

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	% age holding
Hanumant Shankar Tarate	3500	50.00
Swapnil Hanumant Tarate	3500	50.00
Total	7000	100.00

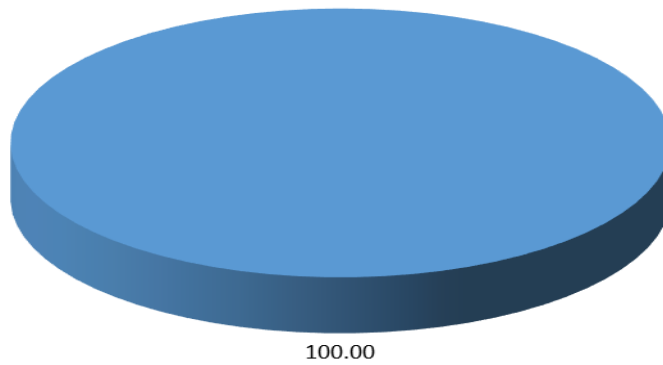
AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	100.00
Total	100.00

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Share holding pattern

■ Promoters (Individual/Hindu Undivided Family - Indian)



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Manufacturer of all Automobile Gaskets and Washers. Subject is engaged in the business of Manufacturing of Automobile Gaskets and Engineering Goods [Registered Activity] 	
Products :	ITC Code No.	Product Descriptions
	83099090	Other Packing Accessories N.E.S.
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

PRODUCTION STATUS: NOT AVAILABLE

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GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
Customers :	<ul style="list-style-type: none"> • Mahindra • BOSCH • Brembo • Pricol • Spaco • Banco • Keihin • Bendix • Lotus, etc. 		
No. of Employees :	Information declined by the management		
Bankers :	<ul style="list-style-type: none"> • Bank of Maharashtra Dhankawadi Branch, Pune-411043, Maharashtra, India • Kotak Mahindra Bank Limited 		
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	SHORT TERM BORROWINGS		
	Bank of Maharashtra [Secured against assets of the company and personal guarantee of the directos]	2.608	0.442
	Total	2.608	0.442
Auditors :			
Name :	Doshi Jethale and Associates Chartered Accountants		
Address :	27 Santosh Heights, 39 Gultekdi, Market Yard Road, Opposite Apsara Theatre, Pune – 411037, Maharashtra, India		

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Income-tax PAN of auditor or auditor's firm :	AAAFD9646D
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 100/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
7000	Equity Shares	INR 100/- each	INR 0.700 Million

FINANCIAL DATA
[all figures are in 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	0.700	0.700	0.700
(b) Reserves & Surplus	4.715	4.027	3.787
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.100
Total Shareholders' Funds (1) + (2)	5.415	4.727	4.587
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	10.862	6.284	6.303
(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)	10.862	6.284	6.303
(4) Current Liabilities			
(a) Short term borrowings	2.608	0.442	0.918
(b) Trade payables	5.031	4.226	4.064
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	0.781	0.554	0.494
Total Current Liabilities (4)	8.420	5.222	5.476
TOTAL	24.697	16.233	16.366
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	9.624	4.177	5.186
(ii) Intangible Assets	0.000	0.000	0.000
(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)	0.138	0.187	0.060
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	9.762	4.364	5.246

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(2) Current assets			
(a) Current investments	0.070	0.050	0.050
(b) Inventories	6.061	3.858	4.779
(c) Trade receivables	8.362	7.238	5.290
(d) Cash and cash equivalents	0.282	0.521	0.737
(e) Short-term loans and advances	0.078	0.078	0.078
(f) Other current assets	0.082	0.124	0.186
Total Current Assets	14.935	11.869	11.120
TOTAL	24.697	16.233	16.366

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	31.864	26.303	25.463
	Other Income	0.264	0.020	0.003
	TOTAL	32.128	26.323	25.466
Less	EXPENSES			
	Cost of Goods Sold	19.886	16.610	14.986
	Employees benefits expense	3.494	2.998	2.157
	Exceptional items	0.000	0.000	0.031
	Other expenses	1.401	1.147	1.343
	TOTAL	24.781	20.755	18.517
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	7.347	5.568	6.949
Less	FINANCIAL EXPENSES	0.383	0.312	0.377
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	6.964	5.256	6.572
Less/ Add	DEPRECIATION/ AMORTISATION	5.892	4.825	6.262
	PROFIT BEFORE TAX	1.072	0.431	0.310
Less	TAX	0.383	0.191	0.060
	PROFIT AFTER TAX	0.689	0.240	0.250
	Earnings Per Share (INR)	98.47	34.29	35.67

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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 used in operations	2.753	0.504	2.927
Net Cash used in Operating Activities	2.371	0.313	2.867

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	95.79	100.44	75.83
Account Receivables Turnover (Income / Sundry Debtors)	3.81	3.63	4.81
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	92.34	92.87	98.98
Inventory Turnover (Operating Income / Inventories)	1.21	1.44	1.45
Asset Turnover (Operating Income / Net Fixed Assets)	0.76	1.33	1.34

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.34	0.32	0.33
Debt Equity Ratio (Total Liability / Networth)	0.48	0.09	0.20
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.55	1.10	1.19
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.78	0.88	1.13

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Interest Coverage Ratio (PBIT / Financial Charges)	19.18	17.85	18.43
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	2.16	0.91	0.98
Return on Total Assets (PAT / Total Assets) * 100	%	2.79	1.48	1.53
Return on Investment (ROI) (PAT / Networth) * 100	%	12.72	5.08	5.45

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.77	2.27	2.03
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.05	1.53	1.16
G-Score Ratio Financial (Networth / Total Assets)		0.22	0.29	0.28
G-Score Ratio Debt (Debts / Equity Capital)		3.73	0.63	1.31
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.77	2.27	2.03

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

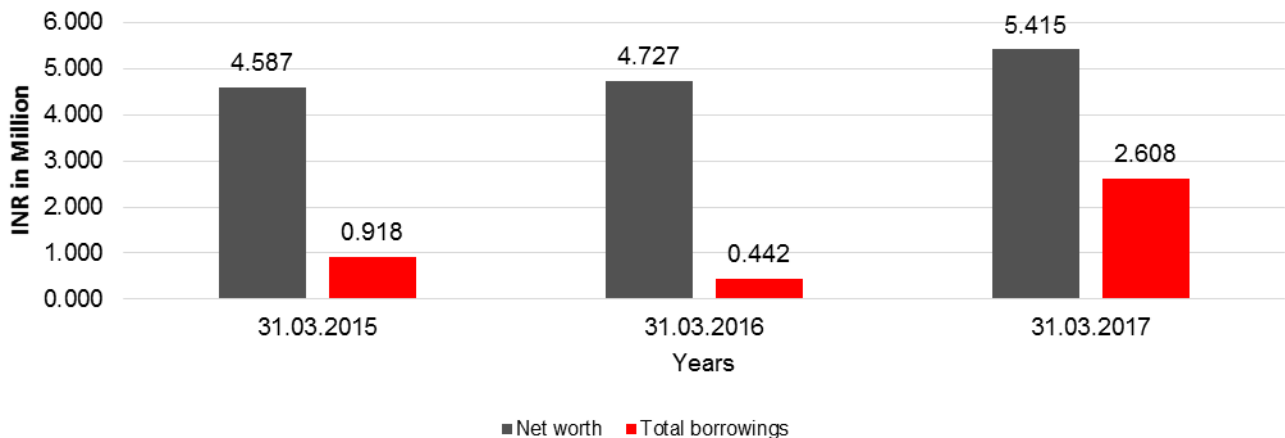
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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.700	0.700	0.700
Reserves & Surplus	3.787	4.027	4.715
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.100	0.000	0.000
Net worth	4.587	4.727	5.415
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.918	0.442	2.608
Total borrowings	0.918	0.442	2.608
Debt/Equity ratio	0.200	0.094	0.482

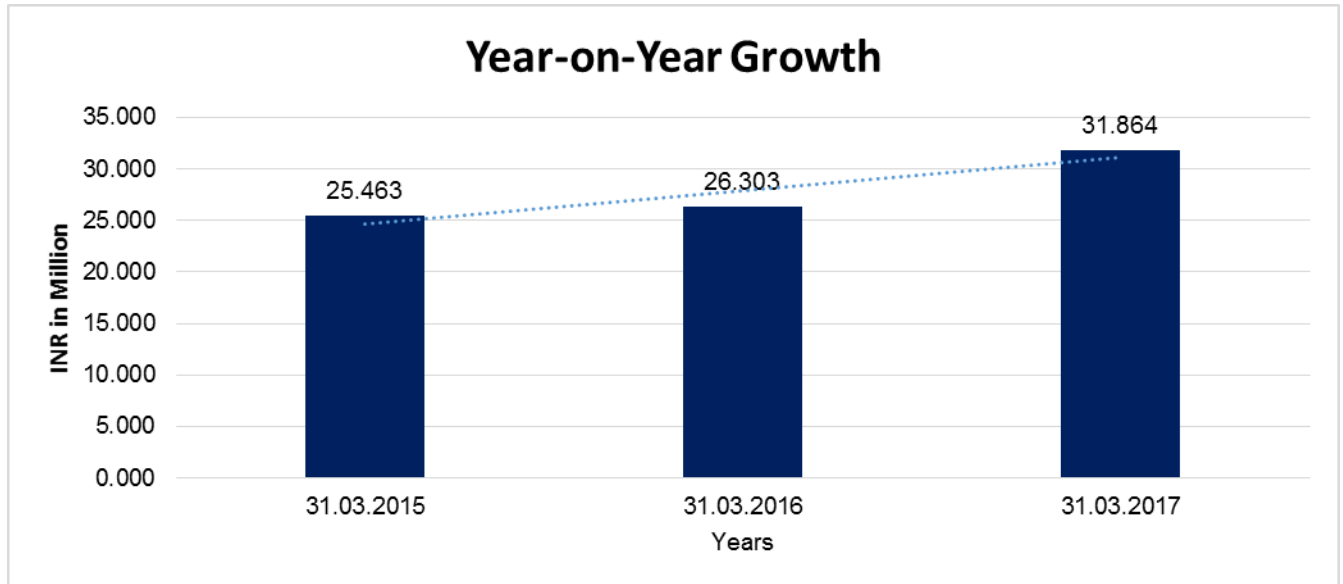
Debt to Equity



YEAR-ON-YEAR GROWTH

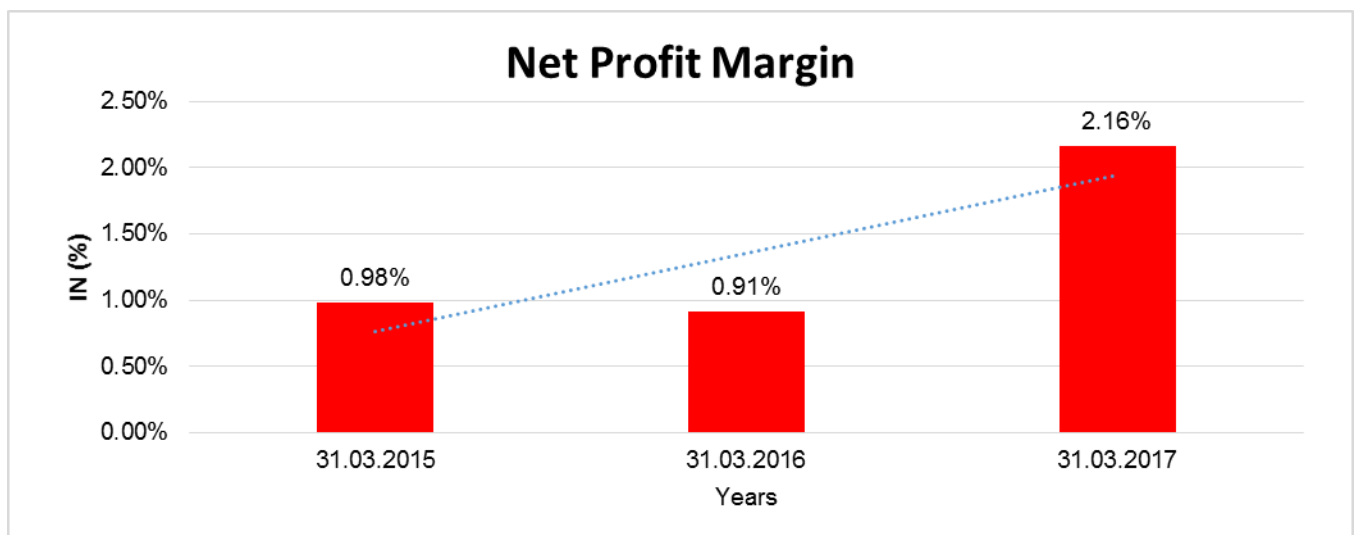
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	25.463	26.303	31.864
		3.299	21.142

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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	25.463	26.303	31.864
Profit	0.250	0.240	0.689
	0.98%	0.91%	2.16%



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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	No
18	Major suppliers	No
19	Major customers	Yes
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

INDEX OF CHARGES

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G87284683	100176398	BANK OF MAHARASHTRA	19/04/2018	-	-	2535000.0	DHANKAWADI BRANCHPUNEMH4 11043IN
2	B78136280	10433444	BANK OF MAHARASHTRA	24/05/2013	-	-	1375000.0	SHIVAJI CHOWK ,DHANKAWADIPUN EMH411043IN
3	G80468986	10007299	BANK OF MAHARASHTRA	01/06/2006	01/02/2018	-	5000000.0	DHANKAWADI BRANCHPUNEMH4 11043IN
4	G08517724	10622176	KOTAK MAHINDRA BANK LIMITED	12/02/2016	-	28/07/2016	4000000.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX, BANDRA (E),MUMBAIMH4000 51IN
5	G08190431	90086009	BANK OF MAHARASHTRA	11/02/2002	-	27/07/2016	1000000.0	SWARGATE BRANCHPUNEMHIN
6	G08186306	10228276	BANK OF MAHARASHTRA	20/05/2010	-	27/07/2016	1500000.0	DHANKAWADI BRANCHPUNEMH4 11043IN
7	G08182172	90086006	BANK OF MAHARASHTRA	08/02/2002	-	27/07/2016	500000.0	SWARGATE BRANCHPUNEMHIN
8	G08184723	90082794	BANK OF MAHARASHTRA	30/04/2002	-	27/07/2016	1500000.0	SWARGATE BRANCHPUNEMHIN
9	G08182388	90086149	BANK OF MAHARASHTRA	29/07/2002	-	27/07/2016	200000.0	SWARGATE BRANCHPUNEMHIN

CORPORATE INFORMATION

The company is a private limited company incorporated on 24th May 2001 under the provisions of the companies Act, 1956. The company is primarily engaged in the business of manufacturing of automobile gaskets and engineering goods. The registered office of the company is situated at plot no. 36, Survey No.105-108, Ramtekadi Industrial Area, HADAPSAR, Pune 411013.

OPERATIONS AND FUTURE OUTLOOK

During the last year, there has been an increase in revenue along with an increase in profit. The year closed with a profit of INR 0.689 million. The directors are confident of continued growth and expansion of its business operations in the forthcoming years.

FIXED ASSETS:

- Factory Building
- Plant and Machinery
- Electric Installation
- Fax
- Furniture Fixtures
- Tools and Tackles
- Computer
- Computer Software
- Mobile Handset
- Office equipment
- Air Conditioner, etc.

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 68.63
UK Pound	1	INR 90.43
Euro	1	INR 79.96

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	NYT
Report Prepared by :	ARC

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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