

MIRA INFORM REPORT

Report No. :	518649.2
Report Date :	10.07.2018

IDENTIFICATION DETAILS

Name :	ROSHAN PETROCHEM
Registered Office :	No. 2, Atkinson Palace, Second Floor, Jothi Venkata-Chalam Road, Vepery, Chennai – 600007, Tamilnadu
Tel. No.:	91-44-25611112 / 25611201
Country :	India
Financials (as on) :	31.03.2017 (Detailed Financials) 31.03.2018 (Sales Figures)
Year of Establishment :	2007
Capital Investment / Paid-up Capital :	INR 11.077 Million (As on 31.03.2017)
IEC No.: [Import-Export Code No.]	0407026291
TIN / CST No.:	33840523866
PAN No.: [Permanent Account No.]	ALNPS7422G
GSTN : [Goods & Service Tax Registration No.]	33ALNPS7422G1ZW
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader and importer of mineral turpentine oil, paint thinner, synthetic rubber adhesive and rubber solution adhesive etc. [Confirmed by management]
No. of Employees :	12 (Approximately)

RATING & COMMENTS

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

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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 is a proprietorship concern established in the year 2007. It is a Trader and importer of mineral turpentine oil (MTO), paint thinner, Benzene, Hexane synthetic rubber adhesive and rubber solution adhesive etc.</p> <p>Mr. R. Kalyana Sundaram (Manager) has provided information and claimed that the subject has achieved revenue of INR 96.300 million for the FY 2018 (Which could not be verified).</p> <p>As per the financial records of 2017, the concern has achieved a massive growth in its revenue as compared to previous year and has reported an average profit margin of 3.47%.</p> <p>The rating takes into consideration the satisfactory financial profile of the subject marked by comfortable capital base along with negligible debt level.</p> <p>Further, Supplier (Rashtriya Ispat Nigam Limited) has claimed that they are satisfied with the subject's payment behavior and market goodwill. Customer (Tagros Chemicals India Private Limited) also gave positive feedback and claimed that they are satisfied with subject's product quality and delivery behaviour. Bankers (State Bank of India and ICICI Bank Limited) has also given positive feedback and is satisfied with concern's banking transaction.</p> <p>Business is active. Payment seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Mr. Kalyana Sundaram (Manager) has claimed that Mrs. Rekha Galada is the proprietor of the subject and Rekha Jain was her name before marriage. However, she hasn't changed her name from all the documents.</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

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Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
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 10.07.2018

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 PARTED BY

Name :	Mr. R. Kalyana Sundaram
Designation :	Manager
Contact No.:	91-44-25611112

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ROSHAN PETROCHEM - 518649.2 (SUPPLEMENTARY REPORT)

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Date :	06.07.2018
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LOCATIONS

Registered Office :	No. 2, Atkinson Palace, Second Floor, Jothi Venkata-Chalam Road, Vepery, Chennai – 600007, Tamilnadu, India
Tel. No.:	91-44-25611112 / 25611201
Mobile No.:	91-9500947203 (Mr. R. Kalyana Sundaram)
Fax No.:	Not Available
E-Mail :	roshanpetrochem@gmail.com
Area :	2000 sq. ft.
Location :	Owned
Warehouse :	No.17, Thattankulam Road, Madhavaram, Chennai – 600060, Tamilnadu, India
Tel. No.:	91-44-25530219
Area :	10000 sq. ft.
Location :	Owned

SOLE PROPRIETOR

Name :	Mrs. Rekha Galada
Designation :	Proprietor
Address :	No. Galada Palace, 4/99, Dr. Alagappa Road, Purasawalakm, Chennai – 600084, Tamilnadu, India
Date of Birth / Age :	45 years
Qualification :	Graduate
Experience :	20 years

KEY EXECUTIVES

Name :	Mr. R. Kalyana Sundaram
Designation :	Manager
Name :	Mr. Ramesh Kumar Galada
Designation :	Chief Executive Officer
Address :	No. Galada Palace, 4/99, Dr. Alagappa Road, Purasawalakm, Chennai – 600084, Tamilnadu, India
Date of Birth / Age :	46 years
Qualification :	Graduate
Experience :	25 years

BUSINESS DETAILS

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Line of Business :	Trader and importer of mineral turpentine oil, paint thinner, synthetic rubber adhesive and rubber solution adhesive etc. [Confirmed by management]
Products :	<ul style="list-style-type: none"> • Mineral Turpentine Oil • Paint Thinner • Synthetic Rubber Adhesive • Rubber Solution Adhesive • Benzene • Hexane • MTO • LAWS • Petroleum oils
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	
Products :	<ul style="list-style-type: none"> • Petrochemicals (LAWS = Low Aromatic White Spirit)
Countries :	<ul style="list-style-type: none"> • Singapore • China • United Arab Emirates
Selling :	L/C, Cheque, Cash, Credit (30 Days) Others (RTGS / NEFT)
Purchasing :	L/C, Cheque, Cash, Credit (30 Days) Others (RTGS / NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Rashtriya Ispat Nigam Limited (Vizag)		
	Name of the Person :	Mr. Sai Srinivasan (AGM)		
	Contact No.:	91-8912518474		
	Since How Long Known :	10 years		
	Maximum Limit Dealt :	INR 50.000 Million (p.a.)		
	Experience :	Payment Behaviour	Market Goodwill	Overall
		Excellent	Good	Good
	Remark :	Mr. Sai Srinivasan (AGM) claimed that they are satisfied with payment behaviour of subject.		
	<ul style="list-style-type: none"> • JSKEM • Kite Intl. 			

Customers :	Wholesalers, End Users, OEM's			
	Reference :	Tagros Chemicals India Private Limited		
	Name of the Person :	Mr. Karthik (Purchase Manager)		
	Contact No.:	91-9884243346		
	Since How Long Known :	10 years		
	Maximum Limit Dealt :	INR 25.000 Million (p.a.)		
	Experience :	Product Quality	Delivery Behaviour	Overall
		Excellent	Excellent	Excellent
Remark :	Mr. Karthik (Purchase Manager) claimed that they are satisfied with product quality and delivery behaviour of subject.			
No. of Employees :	12 (Approximately)			
Bankers :	Banker Name :	State Bank of India		
	Branch :	Vepery, Chennai, Tamilnadu, India		
	Person Name (With Designation) :	Mrs. Vathsavi Sridhar (B. Manager)		
	Contact Number :	91-44-26610181		
	Name of Account Holder :	Roshan Petrochem		
	Account Number :	32122569095		
	Account Since (Date/Year of Account Opening) :	January 2012		
	Average Balance Maintained :	--		
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Not Available		
	Account Operation :	Current Account		
	Remark :	They are satisfied with the banking transactions of the subject.		
	Banker Name :	ICICI Bank Limited		
	Branch :	Purasawalalakh, Mugappair, Chennai, Tamilnadu, India		
	Person Name (With Designation) :	Mr. Jobi (Deputy Manager)		
	Contact Number :	91-8939842199		
	Name of Account Holder :	Roshan Petrochem		
	Account Number :	8939842199		
	Account Since (Date/Year of Account Opening) :	Last 2 years		
Average Balance Maintained :	--			
Credit Facilities Enjoyed (CC/OD/Term Loan) :	Not Available			
Account Operation :	Current Account			

	Remark :	They are satisfied with banking transactions of subject.
	<ul style="list-style-type: none"> Yes Bank Limited, Mugappair, Chennai, Tamilnadu, India 	

Auditors :	
Name :	Kumar Bagri and Associates (Mr. A Lalith) Chartered Accountants
Address :	No.9, Diwan Rama Road, Chennai – 600084, Tamilnadu, India
Tel. No.:	91-44-43551076
E-mail :	lalitonlin@gmail.com
Collaborators :	
	Not Available
Membership :	
	Not Available
Sister Concern :	
Name :	Roshan Chemical Industries
Address :	No.17, Thattankulam Road, Madhavaram, Chennai – 600060, Tamilnadu, India
	<ul style="list-style-type: none"> Roshan Chemicals Limited

CAPITAL STRUCTURE

AS ON 31.03.2017

Capital Investment :	
Owned :	INR 11.077 Million
Borrowed :	--
Total :	INR 11.077 Million

FINANCIAL DATA
[all figures are INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			96.300

Expected Sales (2018-2019): INR 170.000 Million

The above information has been denied by Mr. R. Kalyana Sundaram (Manager)

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietor's Capital		11.077	8.928
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		11.077	8.928
LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		12.247	9.019
TOTAL BORROWING		12.247	9.019
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		23.324	17.947
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		2.065	2.216
		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		6.439	5.224
Sundry Debtors		15.728	17.976
Cash & Bank Balances		4.636	0.990
Other Current Assets		0.000	0.000

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Loans, Advances & deposits		0.050	0.000
Total Current Assets		26.853	24.190
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		0.643	0.111
Other Current Liabilities & Provisions		4.951	8.348
Total Current Liabilities		5.594	8.459
Net Current Assets		21.259	15.731
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		23.324	17.947

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2017	31.03.2016
SALES			
	Income	57.081	28.223
	Other Income	0.000	0.028
	TOTAL	57.081	28.251
Less	EXPENSES		
	Cost of goods sold	48.421	25.420
	Direct expenses	0.665	0.000
	Administrative expenses	5.020	1.481
	TOTAL	54.106	26.901
	PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION	2.975	1.350
Less	FINANCIAL EXPENSES	0.846	0.678
	PROFIT / (LOSS) BEFORE DEPRECIATION	2.129	0.672
Less	DEPRECIATION/ AMORTISATION	0.151	0.166
	NET PROFIT/ (LOSS)	1.978	0.506

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016
Average Collection Days	100.57	232.48

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(Sundry Debtors / Income * 365 Days)			
Account Receivables Turnover (Income / Sundry Debtors)		3.63	1.57
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		4.85	1.59
Inventory Turnover (Operating Income / Inventories)		0.46	0.26
Asset Turnover (Operating Income / Net Fixed Assets)		1.44	0.61

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.62	0.66
Debt Equity Ratio (Total Liability / Networth)		1.11	1.01
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.61	1.96
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.19	0.25
Interest Coverage Ratio (PBIT / Financial Charges)		3.52	1.99

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
PAT to Sales ((PAT / Sales) * 100)	%	3.47	1.79
Return on Total Assets ((PAT / Total Assets) * 100)	%	6.84	1.92
Return on Investment (ROI) ((PAT / Networth) * 100)	%	17.86	5.67

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio		1.51	1.38

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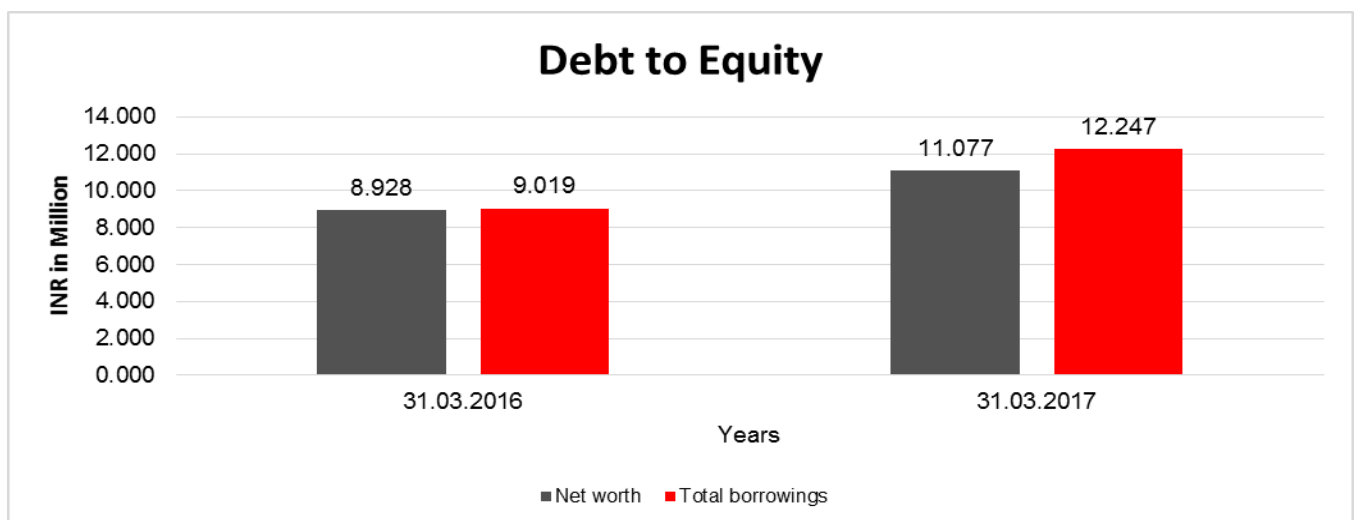
(Current Assets / Current Liabilities)			
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.14	1.09
G-Score Ratio Financial (Networth / Total Assets)		0.38	0.34
G-Score Ratio Debt (Debts / Equity Capital)		1.11	1.01
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.51	1.38

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

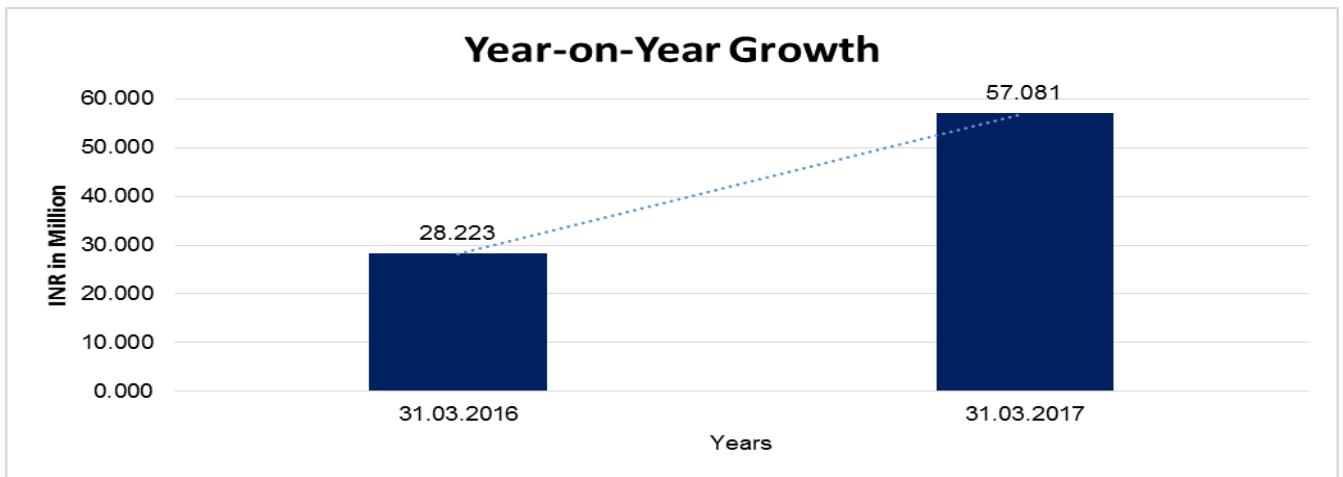
Particular		31.03.2016 INR In Million	31.03.2017 INR In Million
Proprietor's Capital		8.928	11.077
Reserves & Surplus		0.000	0.000
Net worth		8.928	11.077
Secured Loans		0.000	0.000
Unsecured Loans		9.019	12.247
Total borrowings		9.019	12.247
Debt/Equity ratio		1.010	1.106



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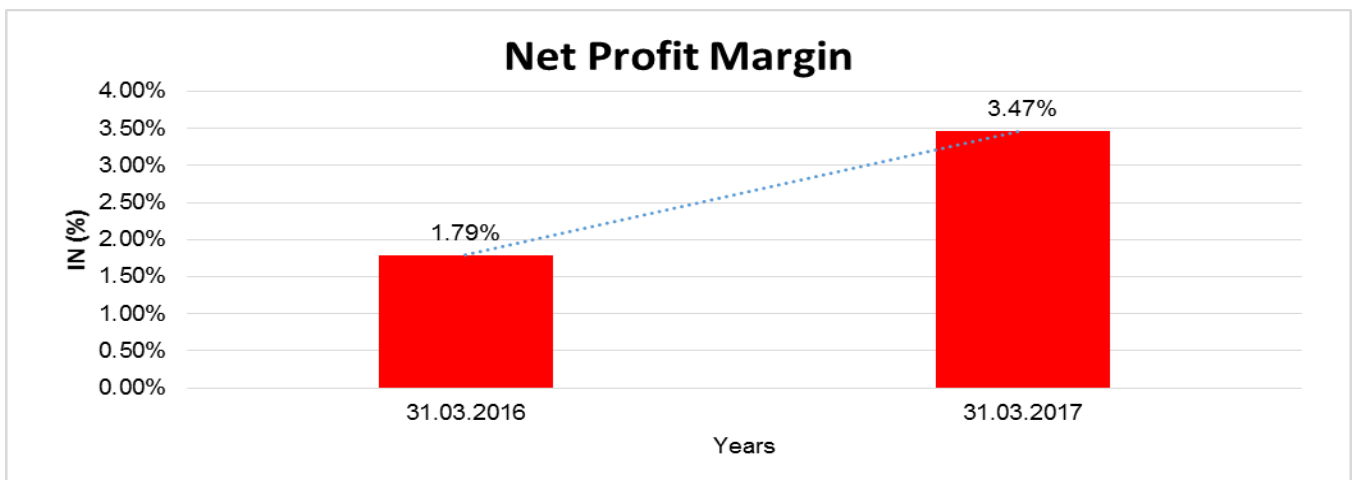
YEAR-ON-YEAR GROWTH

Year on Year Growth		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		28.223	57.081
			102.250



NET PROFIT MARGIN

Net Profit Margin		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		28.223	57.081
Profit/(Loss)		0.506	1.978
		1.79%	3.47%



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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	Yes
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)	Yes
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
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	Yes
29	Profitability for last two 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

CMT REPORT (Corruption, Money Laundering & Terrorism]

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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 68.88
UK Pound	1	INR 91.14
Euro	1	INR 80.63

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	VAR
Report Prepared by :	NKT

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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